

## ENRICHMONEY TERMS

1. EnrichMoney Visa Prepaid Card is subject to additional terms and conditions (collectively referred hereafter as “**EnrichMoney Terms**”) as follow: -

**1.1** The terms and conditions in this EnrichMoney Terms shall form and constitute an integral part of the Merchante Money Visa Prepaid Card Agreement (in relation to the use of the EnrichMoney Visa Prepaid Card only.

**1.2** EnrichMoney mobile application is a white label mobile application powered by Merchante Asia Sdn Bhd. Merchante as the e-money issuer shall remain liable to all Cardholders on all e-money issued. The Cardholder(s) shall handle any claim or dispute directly with Merchants, Issuer or member institution of Visa, and undertakes not to withhold any payment due to Company on account of such claim or dispute or under any circumstances whatsoever.

**1.3** Enrich shall not be liable for any loss or damage caused to the Cardholder arising from any act or omission of any Merchant, Issuer or member institution of Visa, howsoever caused, including but not limited to any retention of and/or refusal to honour the Card or any statement, representation, or communication made by such Merchant, Issuer or member institution of Visa or any defect or deficiency in any goods purchased or services rendered.

**1.4** In this EnrichMoney Terms, where the context admits:

- “Card”** : means the EnrichMoney Visa Prepaid Card.
- “Cardholder”** : means an individual who has entered into Merchante Money Visa Prepaid Card Agreement and has been issued with an EnrichMoney Visa Prepaid Card.
- “EnrichMoney account”** : means the EnrichMoney Visa Prepaid Card account created when an individual is accepted as a Cardholder of the EnrichMoney Visa Prepaid Card.
- Company** : means Malaysia Airlines Berhad (Registration No. 201401040794 (1116944-X)), a co-brand partner of Issuer.
- “Enrich Account”** : means the account created when an individual is accepted as a member of the Enrich. The account will be maintained for as long as the individual remains as Enrich Member in Good Standing.
- “Enrich Award”** : means generic term used to refer to Travel Award and Lifestyle Award available for redemption from the Enrich Programme.

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|--|---|---|
| <b>“Enrich Online”</b>                           | : | A self-service portal for Enrich Members to view their account and status, perform redemption and other online services.  |
| <b>“EnrichMoney Visa Prepaid Card”</b>           | : | Means the EnrichMoney Visa Prepaid Card issued by Issuer bearing the logo of Enrich and/or any other name, logo and /or trademark of Company as may be determined by the Company.   |
| <b>“Enrich Points”</b>                           | : | means the currency of the Enrich Programme and are the Points that may be used to redeem for Enrich Awards. Enrich Member may accrue Enrich Points when they use the qualifying services or products of Malaysia Airlines, oneworld Airlines, Airline Partners or an Enrich Non-Airline Partners. |
| <b>“Enrich Programme Terms &amp; Conditions”</b> | : | means the terms and conditions of Enrich / Enrich Programme as defined in <a href="https://enrich.malaysiaairlines.com/enrich/about-enrich/terms-conditions.html">https://enrich.malaysiaairlines.com/enrich/about-enrich/terms-conditions.html</a>   |
| <b>“EnrichMoney Points”</b>                      | : | means the points awarded to Cardholder for qualifying payment transactions using the EnrichMoney Visa Prepaid Card at selected Issuer and Visa merchants.   |
| <b>“Enrich Member”</b>                           | : | means a member of the Enrich Programme  |
| <b>“EnrichMoney Point wallet”</b>                | : | means the Point wallet within the Cardholder that holds the accrued EnrichMoney Points  |
| <b>“EnrichMoney wallet”</b>                      | : | means the wallet within the EnrichMoney account that holds one or more of the Listed Currencies   |
| <b>“Enrich / Enrich Programme”</b>               | : | means Travel and Lifestyle Programme operated by Malaysia Airlines  |
| <b>“Good Standing”</b>                           | : | means the Enrich Account is active, and with points available in the Enrich Account.  |
| <b>“Issuer” or “Merchantrade”</b>                | : | means Merchantrade Asia Sdn Bhd (Registration No. 199601038238 (410591-T))  |
| <b>“Merchant” “Merchants”</b>                    | : | means any retailer, or any other person, firm or corporation, its employees, servants or agents that agrees to accept the Card and have agreed to provide goods and/or services to the Cardholder upon presentation of the Card by the Cardholder and upon the terms and conditions herein.       |
| <b>“Personal Information”</b>                    | : | means any information relating to an identified or identifiable natural person, including but not limited to contact information, and payment information   |

## **2. Application and Use of Service**

- 2.1** Application of EnrichMoney Visa Prepaid Card is via online registration channel which is facilitated through the EnrichMoney mobile application.
- 2.2** The EnrichMoney Visa Prepaid Card is available to any individual aged 12 or above with Enrich membership that is active and in Good Standing.
- 2.3** For existing Enrich Member, the applicant is required to login to their Enrich Online to link their Enrich membership number to EnrichMoney account.
- 2.4** For non-Enrich member, the applicant will be automatically enrolled into the Enrich Programme when they apply for the new EnrichMoney Visa Prepaid Card. There is no enrolment or renewal fee for Enrich.
- 2.5** The EnrichMoney Visa Prepaid Card application involves providing an email address; the email address must match the email address used for Enrich Online login, which is unique, valid and verifiable, in order to perform the necessary EnrichMoney Point transactions.
- 2.6** An Enrich Member may only maintain one (01) Enrich Account which will serve all business, personal and other needs for such Enrich Member. This account is not transferable. Only one (1) Enrich Membership Number can be linked to the EnrichMoney Visa Prepaid Card.
- 2.7** The Card issued will be subject to the Card Issuer's terms and conditions.
- 2.8** The usage of the Card will be dependent on the validity of your Enrich membership and will be available if your Enrich membership is active and in Good Standing.
- 2.9** By applying for the EnrichMoney Visa Prepaid Card, the Enrich Member consents to the Company collecting the Personal Information from the Card to using them to update the Personal Information in the Enrich Programme as reasonable steps to ensure that the Enrich Member's Personal Information is accurate, complete, not misleading and meets the intent of the latest data.
- 2.10** By applying for the EnrichMoney Visa Prepaid Card, the Enrich Member consents to the Issuer collecting and using the Personal Information from the Enrich Programme to facilitate the use of the Card or the processing of any Transactions effected or to be affected with the Card or for any other purposes which the Issuer may require the disclosure, subject to prevailing regulations.
- 2.11** Thereafter, the Cardholder may change some of their Personal Information through Issuer's customer service, however this will not change the Personal Information held with Enrich for the purpose of Enrich Programme membership. If the Cardholder wishes to change these details, the Cardholder must contact Enrich separately. Vice versa, Enrich Member may change some of their Personal Information held with Enrich, however this will not change the Personal Information held with the Issuer.
- 2.12** If the requirement for application is not completed, the application for EnrichMoney registration shall be deemed to have been withdrawn by the applicant and the personal data collected shall not be used by the Issuer, but without prejudice to a fresh application being made by the applicant.

### 3. Earning EnrichMoney Points

- 3.1** For each qualifying retail spending transaction including online purchases towards the payments of goods and/or services at selected Issuer and Visa merchants, the Cardholder may earn EnrichMoney Points. Cardholder may accrue EnrichMoney Points in EnrichMoney Point wallet when payment is made at such merchants.
- 3.2** The applicable number of EnrichMoney Points the Cardholder can earn for each qualifying retail spending transaction including online purchase will be at a rate set and determined by the Company and Issuer.
- 3.3** The rate at which EnrichMoney Points are earned, also known as the “earn rate”, is solely decided by Company and Issuer and notified to the Cardholder from time to time. Company and Issuer, at its sole and absolute discretion, reserves the right to change the earn rate at any stage of the Merchante Money Visa Prepaid Card Agreement, based on criteria determined by us and that does not have to be disclosed.
- 3.4** EnrichMoney Points are awarded to the eligible Cardholder based on the total posted Ringgit amount of Retail Transactions performed with the Card. Following rates apply to EnrichMoney Points based on per transaction basis and round down to the nearest EnrichMoney Points.

**i. Every MYR 20 spent = 1 EnrichMoney Point**

|                                 | <b>Merchant Category</b>  | <b>Merchant Category Code (MCC)</b>  |
|---------------------------------|---|--|
| <b>Local Retail Transaction</b> | Dining & Food Delivery  | 5811 – 5814, 5921  |
|                                 | Cinema, Theatrical Producers and Ticketing agencies                       | 7832, 7922, 7929, 7991, 7996, 7998, 7999   |
|                                 | Grocery   | 5411, 5422, 5441, 5451, 5462, 5499   |
|                                 | Commuter, Passenger Railways, Bus Lines, Railroads, Taxicabs & Limousines | 4011, 4111, 4112, 4121, 4131, 4789   |
|                                 | Retail Fashion  | 5094, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5697, 5698, 5699, 5941, 5944, 5948, 5977, 7296   |
|                                 | Retail Household  | 5712 – 5714, 5718, 5719, 5722, 5732, 5949, 5950, 5997, 7217, 7622, 7629, 7631, 7641  |
|                                 | Departmental & Retail Stores  | 5200, 5300, 5311, 5331, 5399, 5999, 5964, 5965, 5966, 5967, 5969, 5970, 5733, 5734, 5735, 5945, 5946, 5947, 5943, 7278, 5995, 5046, 5251, 5045, 5992, 5193 |

|  |                        |                              |
|--|------------------------|------------------------------|
|  | Hotel                  | 3501 – 3546, 3548–3828, 7011 |
|  | Travel Agency & Cruise | 4722, 4723, 4411             |
|  | Duty Free Stores       | 5309                         |

ii. **Every MYR 25 spent = 1 EnrichMoney Point**

|  |   |  |
|--|---|--|
| <b>Overseas<br/>Retail<br/>Transaction</b> | <b>Merchant Category</b>  | <b>Merchant Category Code (MCC)</b>  |
|  | Dining & Food Delivery  | 5811 – 5814, 5921  |
|  | Cinema, Theatrical Producers and Ticketing agencies                       | 7832, 7922, 7929, 7991, 7996, 7998, 7999   |
|  | Grocery   | 5411, 5422, 5441, 5451, 5462, 5499   |
|  | Commuter, Passenger Railways, Bus Lines, Railroads, Taxicabs & Limousines | 4011, 4111, 4112, 4121, 4131, 4789   |
|  | Retail Fashion  | 5094, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5697, 5698, 5699, 5941, 5944, 5948, 5977, 7296   |
|  | Retail Household  | 5712 – 5714, 5718, 5719, 5722, 5732, 5949, 5950, 5997, 7217, 7622, 7629, 7631, 7641  |
|  | Departmental & Retail Stores  | 5200, 5300, 5311, 5331, 5399, 5999, 5964, 5965, 5966, 5967, 5969, 5970, 5733, 5734, 5735, 5945, 5946, 5947, 5943, 7278, 5995, 5046, 5251, 5045, 5992, 5193 |
|  | Hotel   | 3501 – 3546, 3548 –3828, 7011  |
|  | Travel Agency & Cruise  | 4722, 4723, 4411   |
| Duty Free Stores                           | 5309  |  |

iii. **Every MYR 30 spent = 1 EnrichMoney Point**

|  |                                     |  |
|--|-------------------------------------|--|
| <b>Local &amp;<br/>Overseas<br/>Retail<br/>Transaction</b> | <b>Merchant Category</b>            | <b>Merchant Category Code (MCC)</b>  |
|  | Health & Beauty, Hospital & Clinics | 7298, 5122, 7230, 8043, 5912, 0742, 5976, 8011, 8021, 8041, 8042, 8062, 8099 |
|  | Parking                             | 7523   |

|  |                                       |  |
|--|---------------------------------------|--|
|  | Petrol                                | 5541, 5542, 5172, 5983   |
|  | Telecommunications                    | 4812, 4814, 4816, 4821   |
|  | Utilities                             | 4899, 4900, 5968   |
|  | Insurance                             | 5960, 6300   |
|  | Education                             | 8211, 8220, 8241, 8244, 8249, 8299   |
|  | Books, Periodicals & Newspaper        | 5192, 5942, 5994   |
|  | All Airlines except Malaysia Airlines | 3000 – 3090, 3094, 3096, 3100, 3102, 3103, 3106, 3110 – 3112, 3115, 3117, 3118, 3125 – 3127, 3129 – 3133, 3135 – 3138, 3143 – 3146, 3148, 3151, 3154, 3156, 3159, 3161, 3164, 3165, 3167, 3170 – 3172, 3174 – 3178, 3180 – 3188, 3190 – 3193, 3196, 3197, 3200, 3203, 3204, 3206, 3211 – 3213, 3215 – 3223, 3226, 3228, 3229, 3231, 3233 – 3236, 3238 – 3243, 3245 – 3248, 3251, 3252, 3254, 3256, 3259 – 3263, 3266, 3267, 3280, 3282, 3284 – 3287, 3292 – 3300, 4511 |
|  | Digital Goods                         | 5815 – 5818  |
|  | Digital Advertising                   | 7311   |
|  | Membership & Sport Clubs              | 7941, 7997   |
|  | Automotive Stores & Services          | 5511, 5532, 5533, 5571, 7512, 7538, 7542, 7549   |

**iv. Every MYR 20 spent = 1 EnrichMoney Point**

| <b>Local &amp; Overseas Retail Transaction</b> | <b>Merchant Category</b>   | <b>Merchant Category Code (MCC)</b> |
|--|--|-------------------------------------|
|  | Airlines product & services with merchant name 'Malaysia Airlines' | 4511                                |

**3.5** The classification of eligible retail transaction and MCC and/or the determination of the Cardholder(s)' qualifying spend for earn points is the responsibility of the respective merchant's acquiring bank. The Company and Issuer will not be responsible for any incorrect classification of the eligible retail transaction and MCC and/or the determination of the Cardholder(s)' qualifying spend to the relevant transaction that may result in the non-posting of the EnrichMoney points for the transactions at the eligible merchants. The

Cardholder(s) shall not make any claim for compensation against the Company and Issuer for non-posting of the EnrichMoney points due to the incorrect classification by the respective merchant's acquiring bank.

**3.6** The qualified retail transaction for EnrichMoney points reward will not be credited immediately upon the pre-authorization of transaction. Transaction will ONLY be entitled to earn EnrichMoney points following the schedule set out below:

| Eligible Spend Category   | Entitlement Period  |
|---|---|
| <ul style="list-style-type: none"> <li>• Dining &amp; Food Delivery</li> <li>• Grocery</li> <li>• Parking</li> <li>• Petrol</li> </ul>  | Next calendar day of the qualified retail transaction settlement date                 |
| <ul style="list-style-type: none"> <li>• Cinema, Theatrical Producers and Ticketing agencies</li> <li>• Commuter, Passenger Railways, Bus Lines, Railroads, Taxicabs &amp; Limousines</li> <li>• Retail Fashion</li> <li>• Retail Household</li> <li>• Departmental &amp; Retail Stores</li> <li>• Hotel</li> <li>• Travel Agency &amp; Cruise</li> <li>• Duty Free Stores</li> <li>• Health &amp; Beauty</li> <li>• Hospital &amp; Clinics</li> <li>• Telecommunications</li> <li>• Utilities</li> <li>• Insurance</li> <li>• Education</li> <li>• Books, Periodicals &amp; Newspaper</li> <li>• Airlines</li> <li>• Digital Goods</li> <li>• Digital Advertising</li> <li>• Membership &amp; Sport Clubs</li> <li>• Automotive Stores &amp; Services</li> </ul> | After Fourteen (14) calendar days of the qualified retail transaction settlement date |

**3.7** In the event where the retail transaction is entitled for both earn and points redemption as per clause 3.4 – 3.6, the qualified post-transaction will be at Cardholder(s) choice to choose either earn points or redeem for cashback within the wallet. In this case, Cardholder may have up to fourteen (14) calendar days to perform a redemption on the qualified transaction. If Cardholder didn't choose to perform points redemption for cashback on the qualified transaction within the 14 days of redeemable period, EnrichMoney Points will be credited automatically into the EnrichMoney wallet on the next day of the redeemable end date, if eligible to Cardholder, unless specified otherwise.

- 3.8** In the event where Cardholder choose to earn EnrichMoney points on the qualified transaction, EnrichMoney Points will be credited immediately into the EnrichMoney wallet, if eligible to Cardholder, unless specified otherwise.
- 3.9** Redeemed transactions is not qualified to earn EnrichMoney points.
- 3.10** If any transactions are reversed, the reversal will result in the EnrichMoney points rewards being reversed. The rate of points reversal will follow as per stipulated in clause 3.4.
- 3.11** In the event of replacement of items or refunds of goods and/or services purchased with EnrichMoney Visa Prepaid Card, the Company and Issuer, shall at its sole and absolute discretion, reserve the right to deduct the corresponding earned EnrichMoney Points from Cardholder account
- 3.12** The Company and Issuer shall not be responsible or liable for including but not limited to any damages, defects in goods and/or services purchase made with the Card.
- 3.13** The EnrichMoney Points earned shall be valid only for one (01) year from the earned date. Expired EnrichMoney Points shall not be extended.
- 3.14** The pooling of EnrichMoney Points by more than one Cardholder into a single EnrichMoney account is not permitted. EnrichMoney Points may only be earned and credited to specific EnrichMoney account by the person whose name the EnrichMoney account is registered.
- 3.15** The following transactions are herein expressly excluded and no EnrichMoney Points will be rewarded in respect to below:

- i. Cash type transactions including but not limited to Balance Transfer, Cash Advance transactions;
- ii. Quasi Cash transaction;
- iii. Annual fee, late payment charges, reversals, fraudulent retail transactions and/or any applicable taxes imposed from time to time;
- iv. Payment to charity/social service organizations under MCC 8398;
- v. Any government related payments under designated MCC as below: -

| <b>MCC Code</b> | <b>Descriptions</b>                             |
|-----------------|---|
| 9211            | Court Costs including alimony and child support |
| 9222            | Fines   |
| 9223            | Bail and Bond payments                          |
| 9311            | Tax payments                                    |
| 9399            | Government Services                             |
| 9402            | Postal services – Government only               |
| 9405            | Intra – Government Purchases                    |

- vi. In-app transaction such as currency exchange, remit, shop, prepaid, and Pay-with-EnrichMoney Points;
- vii. Hotel reservations via Enrich Hotels booking platform;
- viii. Any transactions to merchant 'AirPay Malaysia Sdn Bhd';
- ix. Any transactions related to SSPN Prime/SSPN Plus savings;

- x. Loan repayment

#### **4. Top-up EnrichMoney Points**

- 4.1** Cardholder's may Top-Up EnrichMoney Points by using Enrich Points from Enrich Account to increase EnrichMoney Points.
- 4.2** Each top-up requires Cardholder to log in and authenticate their own Enrich Account via the Card mobile application.
- 4.3** Top-ups from Enrich Points to EnrichMoney Point wallet are non-reversible.
- 4.4** The EnrichMoney Points added shall be valid only for one (01) year from the topped-up date. Expired EnrichMoney Points shall not be extended.
- 4.5** A maximum of 100,000 Enrich Points is allowed per day with each transaction to be conducted with a maximum of 50,000 Enrich Points.
  - 1 Enrich Point equals to 1 EnrichMoney Point
  - Maximum per transaction: 50,000
  - Maximum per day: 100,000
- 4.6** Top-up EnrichMoney Points is not allowed when there is a cap balance of 800,000 EnrichMoney Points in the EnrichMoney wallet.
- 4.7** Redeemed Enrich Points will immediately be posted to EnrichMoney Points wallet upon successful transaction.
- 4.8** Top-up of Enrich Points from Enrich account to EnrichMoney Points wallet must be from the same legal owner of both accounts.
- 4.9** All EnrichMoney Points topped-up from Enrich Points are not transferable back to Enrich Account.

#### **5. Transfer EnrichMoney Points**

- 5.1** Transfers of EnrichMoney Points are only permitted to an Enrich Account registered to the Cardholder, which must be active and in good standing.
- 5.2** Each transfer requires the Cardholder to log in and authenticate their own Enrich Account via the mobile application.
- 5.3** Only points earned in the EnrichMoney account are eligible for transfer to an Enrich Account.
- 5.4** Points topped up from an Enrich Account to EnrichMoney cannot be transferred back to the Enrich Account.
- 5.5** Transfers of points from EnrichMoney to Enrich are final and non-reversible.
- 5.6** The conversion rate for points transfer is 1 EnrichMoney = 1 Enrich Point.
- 5.7** The maximum number of points allowed per transfer is 50,000 Enrich Points.
- 5.8** The maximum number of points allowed per day is 100,000 Enrich Points.
- 5.9** Transfer of EnrichMoney Points to an Enrich Account must be between accounts held by the same legal owner.

## 6. Redemption and Cashback with EnrichMoney Point

- 6.1** EnrichMoney Point may be used to pay for a purchased post-transaction. For avoidance of doubt, Cardholder must first purchase and complete the payment transaction with the money available in EnrichMoney Visa Prepaid Card.
- 6.2** The exchange rate used for Redemption is set and determined by the Company and Issuer. Only Full Points are eligible for the redemption. A combination of partial cash and EnrichMoney Points are not allowed.

|  | <b>Merchant Category</b>  | <b>Merchant Category Code (MCC)</b>  |
|--|---|--|
| <b>Local &amp; Overseas Retail Transaction</b> | Dining & Food Delivery  | 5811 – 5814, 5921  |
|  | Cinema, Theatrical Producers and Ticketing agencies                       | 7832, 7922, 7929, 7991, 7996, 7998, 7999   |
|  | Grocery   | 5411, 5422, 5441, 5451, 5462, 5499   |
|  | Commuter, Passenger Railways, Bus Lines, Railroads, Taxicabs & Limousines | 4011, 4111, 4112, 4121, 4131, 4789   |
|  | Retail Fashion  | 5094, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5697, 5698, 5699, 5941, 5944, 5948, 5977, 7296   |
|  | Retail Household  | 5712 – 5714, 5718, 5719, 5722, 5732, 5949, 5950, 5997, 7217, 7622, 7629, 7631, 7641  |
|  | Departmental & Retail Stores  | 5200, 5300, 5311, 5331, 5399, 5999, 5964, 5965, 5966, 5967, 5969, 5970, 5733, 5734, 5735, 5945, 5946, 5947, 5943, 7278, 5995, 5046, 5251, 5045, 5992, 5193 |
|  | Hotel   | 3501 – 3546, 3548 – 3828, 7011   |
|  | Travel Agency & Cruise  | 4722, 4723, 4411   |
|  | Duty Free Stores  | 5309   |
|  | Health & Beauty, Hospital & Clinics                                       | 7298, 5122, 7230, 8043, 5912, 0742, 5976, 8011, 8021, 8041, 8042, 8062, 8099   |
|  | Parking   | 7523   |
|  | Petrol  | 5541, 5542, 5172, 5983   |
|  | Telecommunications  | 4812, 4814, 4816, 4821   |
|  | Utilities   | 4899, 4900, 5968   |
| Insurance                                      | 5960, 6300  |  |

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|--|--|--|
|  | Education  | 8211, 8220, 8241, 8244, 8249, 8299   |
|  | Books, Periodicals & Newspaper                                     | 5192, 5942, 5994   |
|  | All Airlines except Malaysia Airlines                              | 3000 – 3090, 3094, 3096, 3100, 3102, 3103, 3106, 3110 – 3112, 3115, 3117, 3118, 3125 – 3127, 3129 – 3133, 3135 – 3138, 3143 – 3146, 3148, 3151, 3154, 3156, 3159, 3161, 3164, 3165, 3167, 3170 – 3172, 3174 – 3178, 3180 – 3188, 3190 – 3193, 3196, 3197, 3200, 3203, 3204, 3206, 3211 – 3213, 3215 – 3223, 3226, 3228, 3229, 3231, 3233 – 3236, 3238 – 3243, 3245 – 3248, 3251, 3252, 3254, 3256, 3259 – 3263, 3266, 3267, 3280, 3282, 3284 – 3287, 3292 – 3300, 4511 |
|  | Airlines product & services with merchant name 'Malaysia Airlines' | 4511   |
|  | Digital Goods  | 5815 – 5818  |
|  | Digital Advertising  | 7311   |
|  | Membership & Sport Clubs   | 7941, 7997   |
|  | Automotive Stores & Services                                       | 5511, 5532, 5533, 5571, 7512, 7538, 7542, 7549   |

- 6.3** The classification of eligible retail transaction and MCC and/or the determination of the Cardholder(s)' qualifying spend for points redemption is the responsibility of the respective merchant's acquiring bank. The Company and Issuer will not be responsible for any incorrect classification of the eligible retail transaction and MCC and/or the determination of the Cardholder(s)' qualifying spend to the relevant transaction that may result in the non-eligibility of the purchase for points redemption at the eligible merchants. The Cardholder(s) shall not make any claim for compensation against the Company and Issuer due to the incorrect classification by the respective merchant's acquiring bank.
- 6.4** The qualified retail transaction for EnrichMoney points redemption will not be redeemable immediately in the wallet upon the pre-authorization of transaction. Transaction will ONLY be entitled for EnrichMoney points redemption following the schedule set out below:

| Eligible Spend Category   | Entitlement Period  |
|---|---|
| <ul style="list-style-type: none"> <li>• Dining &amp; Food Delivery</li> <li>• Grocery</li> <li>• Parking</li> <li>• Petrol</li> </ul>  | Next calendar day of the qualified retail transaction settlement date                 |
| <ul style="list-style-type: none"> <li>• Cinema, Theatrical Producers and Ticketing agencies</li> <li>• Commuter, Passenger Railways, Bus Lines, Railroads, Taxicabs &amp; Limousines</li> <li>• Retail Fashion</li> <li>• Retail Household</li> <li>• Departmental &amp; Retail Stores</li> <li>• Hotel</li> <li>• Travel Agency &amp; Cruise</li> <li>• Duty Free Stores</li> <li>• Health &amp; Beauty</li> <li>• Hospital &amp; Clinics</li> <li>• Telecommunications</li> <li>• Utilities</li> <li>• Insurance</li> <li>• Education</li> <li>• Books, Periodicals &amp; Newspaper</li> <li>• Airlines</li> <li>• Digital Goods</li> <li>• Digital Advertising</li> <li>• Membership &amp; Sport Clubs</li> <li>• Automotive Stores &amp; Services</li> </ul> | After Fourteen (14) calendar days of the qualified retail transaction settlement date |

- 6.5** In the event where the retail transaction is entitled for both earn and points redemption as per clause 5.2 – 5.4, the qualified post-transaction will be at Cardholder(s) choice to choose either earn points or redeem for cashback within the wallet. In this case, Cardholder may have up to fourteen (14) calendar days to perform a redemption on the qualified transaction. If Cardholder didn't choose to perform points redemption for cashback on the qualified transaction within the 14 days of redeemable period, EnrichMoney Points will be credited automatically into the EnrichMoney wallet on the next day of the redeemable end date, if eligible to Cardholder, unless specified otherwise.
- 6.6** In the event where Cardholder choose to earn EnrichMoney points on the qualified transaction, EnrichMoney Points will be credited immediately into the EnrichMoney wallet, if eligible to Cardholder, unless specified otherwise.
- 6.7** Transaction that earned EnrichMoney points is not qualified for points redemption.
- 6.8** The Company and Issuer shall at its sole and absolute discretion, reserves the right to

change the minimum number of EnrichMoney Points for the redemption at any stage of the Merchante Money Visa Prepaid Card Agreement without prior notice.

**6.9** Cardholder may choose to perform the cashback and corresponding number of EnrichMoney Points will be deducted from EnrichMoney Point wallet. Once successful, Cardholder will receive the cashback where the total amount of value paid for the purchase will be credited back to the EnrichMoney wallet.

**6.10** Total EnrichMoney Points deducted from EnrichMoney Point wallet shall not be refunded under any circumstances.

**6.11** The following transactions are herein expressly excluded from points redemption eligibility in respect to below:

- i. Cash type transactions including but not limited to Balance Transfer, Cash Advance transactions;
- ii. Quasi Cash transaction;
- iii. Annual fee, late payment charges, reversals, fraudulent retail transactions and/or any applicable taxes imposed from time to time;
- iv. Payment to charity/social service organizations under MCC 8398;
- v. Any government related payments under designated MCC as below: -

| MCC Code | Descriptions                                    |
|----------|---|
| 9211     | Court Costs including alimony and child support |
| 9222     | Fines   |
| 9223     | Bail and Bond payments                          |
| 9311     | Tax payments                                    |
| 9399     | Government Services                             |
| 9402     | Postal services – Government only               |
| 9405     | Intra – Government Purchases                    |

- vi. In-app transaction such as currency exchange, remit, shop, prepaid, insurance, and Pay-with-EnrichMoney Points;
- vii. Hotel reservations via Enrich Hotels booking platform;
- viii. Any transactions to merchant 'AirPay Malaysia Sdn Bhd'
- ix. Any transactions related to SSPN Prime/SSPN Plus savings;
- x. Loan repayment

## 7. Pay With EnrichMoney Points

**7.1** The Pay with EnrichMoney Points feature enables Cardholders to perform scan and pay for transactions using **EnrichMoney** Points via DuitNow QR at participating merchants through the EnrichMoney mobile application.

**7.2** This feature is available only at local DuitNow QR participating merchants.

**7.3** The conversion rate is **40 EnrichMoney Points = RM1**.

**7.4** The Company and Issuer reserve the right to revise the conversion rate from time to time, with a minimum of twenty-one (21) calendar days' prior notice to Cardholders through

official communication channels. The Pay with EnrichMoney Points feature may also be modified or terminated at any time at reasonable discretion.

- 7.5** Where there are sufficient EnrichMoney Points available in the Cardholder's account to convert into RM value, the entire EnrichMoney Points will be automatically converted and used to complete payment to the participating merchant.

**Illustration: Pay with Full EnrichMoney Points**

Total Pay Amount: RM 8.33

Number of EnrichMoney Points required to pay the full amount

= RM 8.33 X 40 points

= 333.2

= 334 EnrichMoney Points (round up to the nearest integer)

- 7.6** Transaction may be partial paid using EnrichMoney Points. The number of EnrichMoney Points selected by the Cardholder for partial redemption will be converted into RM value and credited into the Cardholder's eWallet. The payment to the participating merchant will then be completed using the available eWallet balance.

**Illustration: Pay with Partial EnrichMoney Points**

Total Pay Amount: RM 11.11

In case Cardholder choose to pay partially with points, 169 EnrichMoney Points

= 169 / 40

= 4.225

= RM 4.22 (round down to 2 decimal places)

To pay RM 11.11 to merchant, requires

= 169 EnrichMoney Points + RM (11.11-4.22)

= 169 EnrichMoney Points + RM 6.89

**Note:** A minimum of 40 EnrichMoney Points is required to initiate a partial redemption. This threshold ensures transaction processing viability and is subject to periodic review.

- 7.7** Pay-with- EnrichMoney Points transactions are not eligible to earn further EnrichMoney Points.
- 7.8** Once confirmed, the EnrichMoney Points converted into RM value for DuitNow QR payment will generally be non-reversible and non-refundable, except in cases of system error or transaction failure.
- 7.9** The Company and/or Issuer reserves the right to reverse or cancel any EnrichMoney Points conversion in cases of erroneous processing, wrongful crediting, or system errors. Affected Cardholders will be notified promptly with details of the adjustment.
- 7.10** In the event of a dispute with the merchant, and where a transaction performed via the Pay-with-EnrichMoney Points feature is either declined or subsequently reversed by the merchant, the equivalent Ringgit amount of the transaction will be credited back to the Cardholder's eWallet. The originally converted Points will not be reinstated under any circumstances.
- 7.11** Any disputes or queries regarding the goods and/or services purchased or redeemed using the Pay with EnrichMoney Points feature should be directed to the respective DuitNow QR merchant. For transaction-related issues (e.g., failed payments or technical errors), Cardholders may also contact the Company or Issuer for assistance. **DuitNow QR**

**Terms and Conditions** apply and are available at [here](#).

## **8. Savings Box**

- 8.1** By using Savings Box feature in the EnrichMoney mobile application, the following terms and conditions shall apply.
- 8.2** Savings box is a feature which allows Cardholder to transfer funds from the Available Balance to a specifically designated savings in the Card Account for later use.
- 8.3** With savings box feature, the funds transferred from Available Balance into savings will be locked and cannot be used for any Transaction until you withdraw and transfer the funds back to your Available Balance.
- 8.4** Fund transfer into savings box, savings withdrawal, manual termination must be facilitated within the EnrichMoney mobile application.
- 8.5** A maximum of 5 active Savings Boxes is allowed at one time.
- 8.6** Cardholder may choose either save in Weekly or Monthly for a Savings Box. Automatic savings where the funds will be auto-transferred from Available Balance to the Savings Box in accordance to the frequency of deduction and start date set by the Cardholder.
- 8.7** Auto-termination of savings box will take place on the next day of the last savings date. Upon auto-termination of the Savings Box, savings fund will be auto-transferred back to Available Balance.
- 8.8** Automatic deductions from the Available Balance will only stop if the Cardholder(s) choose to terminate the savings box via the EnrichMoney mobile application.
- 8.9** Savings Box is not a savings account. No interest will be earned or maintained on the funds saved in the Savings Box.
- 8.10** The Company and Issuer reserve the absolute right and sole discretion to suspend, discontinue or terminate or otherwise modify the Savings Box feature offered at any time without prior notice.
- 8.11** The Company and Issuer shall not be liable for any losses, costs, expenses or damages suffered or sustained by you for your use or misuse of Savings Box.
- 8.12** Fund saved in the active Savings Box is not a separate wallet of its own. Savings Box amount is part of the wallet size which made up to the Maximum Card Value.

## **9. Suspension or Termination of Service**

- 9.1** If the Cardholder's Enrich Account is not in Good Standing, the Cardholder will not be able to utilize any Enrich Points and EnrichMoney Points. Due to the restricted legitimacy period of EnrichMoney Points, these EnrichMoney Points might terminate during the suspension time frame. The suspension time frame will be from the moment the Enrich account is not of Good Standing. Only upon the account being back in Good Standing, the suspension will be lifted. Given the gathered EnrichMoney Points have not lapsed during the suspension time frame, the Cardholder might utilize the leftover legitimate EnrichMoney Points once the suspension from Enrich Programme is lifted.
- 9.2** If the Cardholder's Enrich Account is permanently terminated, the Card shall be cancelled, and the EnrichMoney Points accumulated shall be revoked and forfeited

without compensation.

- 9.3** Notwithstanding the suspension or permanent termination of the Enrich Account, the Cardholder shall be liable for all claims, damages, expenses, litigation and other associated cost, and such suspension or termination shall not be seen as a waiver by Enrich to pursue any other available remedy.
- 9.4** In the event of the Cardholder request to cancel the Card, the Enrich membership will remain status quo in accordance with and subject to the prevailing Enrich Programme terms and conditions. The Cardholder will need to utilize the EnrichMoney Points before cancelling the Card, or otherwise the EnrichMoney Points shall be forfeited without compensation.
- 9.5** In the event of the Card Issuer suspends or terminates the Card, the Card Issuer shall notify Enrich. Enrich shall take appropriate action such as suspending or terminating the respective Cardholder's Enrich Account after review and verification by Enrich.

## **10. Miscellaneous**

- 10.1** The Company reserve the absolute right at sole discretion to review, reject, terminate and/or decline your Card application for any reason including but not limited to issues which have been identified by the Company's credit and fraud control department upon the occurrence of any or more of the following:
- i. Accrual and redemption of Enrich Points in Enrich account fraudulently;
  - ii. Using temporary or disposable email addresses in the Enrich account;
  - iii. Engagement in any fraudulent activities under the Enrich Programme;
  - iv. The death or declaration of bankruptcy of an Enrich member;
  - v. Misuse or abuse of Enrich Awards;
  - vi. Misrepresentation at any time of any information in any manner whatsoever;
  - vii. Misconduct by an Enrich Member including any displays of conduct deemed inappropriate by the Company in any dealings with the Company including with its employees, and agents or at any airline's premises or at any airport. Misconduct includes but is not limited to verbal or physical abuse of airline employees or airline agents or passengers, destruction or damage to property on any aircraft or at airline premises, or at any airport;
  - viii. Failure to follow any Enrich Programme policies and procedures;
  - ix. All other applicable terms and conditions shall apply at <https://enrich.malaysiaairlines.com/enrich/about-enrich/terms-conditions.html>
- 10.2** For any disputes or enquiries relating to the Card, the Cardholder must contact and resolve the issues with Issuer.
- 10.3** The Company will not be responsible or liable for including but not limited to any damages, defects in goods and/or services purchased with the Card.
- 10.4** The Company and Issuer shall not be responsible or liable for any failure or delay in the performance of its obligations hereunder arising out of or caused by interruptions, loss or malfunctions of utilities, communications or software and hardware services; it being understood that the Company and Issuer shall use reasonable efforts to resume performance as soon as practicable under the circumstances.

- 10.5** Unless specified otherwise, any EnrichMoney Points transactions shall not be taken into account towards Elite Tier Status qualification.
- 10.6** The Company may change the Enrich Programme Terms & Conditions from time to time with or without prior notice, even though such changes may affect the number of EnrichMoney Points that may be accrued, or the value of EnrichMoney Points already accumulated.
- 10.7** The Company and Issuer shall not be liable to the Cardholder(s) for any consequential, incidental, indirect, punitive or special damages, including commercial loss and lost profits, however caused which directly or indirectly arises under this EnrichMoney Terms.
- 10.8** The exclusions and limitations described herein shall apply only to the extent permitted by law, without prejudice to our rights to seek legal redress in accordance with the applicable laws.
- 10.9** This EnrichMoney Terms shall be governed and construed in accordance with Malaysian laws, and the courts of Malaysia shall have exclusive jurisdiction to adjudicate any dispute which may arise in relation thereto.
- 10.10** Where there are any conflicts or contradictions appearing between the provisions under these EnrichMoney Terms, the Merchante Money Visa Prepaid Card Agreement and the Enrich Programme Terms and Conditions, these EnrichMoney Terms shall supersede in relation to such specific conflicts and contradictions, where and if applicable.
- 10.11** If any provision of this EnrichMoney Terms is held invalid, unenforceable or illegal for any reason, this EnrichMoney Terms shall remain otherwise in full force apart from such provision, which shall be deemed, deleted.
- 10.12** No indulgence or extension of time which either Cardholder(s) or the Company may grant to the other will constitute a waiver of or, whether by estoppels or otherwise, limit any of the existing or future rights of the grantor in terms hereof, save in the event or to the extent that the grantor has signed a written document expressly waiving or limiting such rights.
- 10.13** The Company shall have the absolute full rights and be entitled to cede, assign and delegate all or any of its rights and obligations in terms of any relevant terms and conditions, policies and notices to any third party.
- 10.14** The Company may, without prior notice to the Cardholder(s), immediately terminate or revoke any or all of Cardholders' rights granted under this EnrichMoney Terms. Upon such termination, all access to and use of the EnrichMoney Visa Prepaid Card shall be denied, and the Company shall, in addition to any other legal rights and/or remedies, immediately revoke Cardholders' Enrich and EnrichMoney Account. The Company shall not be liable to the Cardholder(s) or to any other person as a result of any such suspension or termination.
- 10.15** In the event the Cardholder(s) are dissatisfied with the EnrichMoney Visa Prepaid Card or with any terms in this EnrichMoney Terms, conditions, rules, policies, guidelines, or practices of the Company, in operating the EnrichMoney Visa Prepaid Card, the Cardholders' sole and exclusive remedy is to discontinue using the EnrichMoney Visa Prepaid Card.