

AmBank Enrich Visa Credit Cards Frequently Asked Questions (FAQ)

About AmBank Enrich Visa Credit Cards

1. What are AmBank Enrich Visa Credit Cards?

The AmBank Enrich Visa Credit Cards are AmBank’s co-brand credit cards with Enrich. These Credit Cards are issued by AmBank with Enrich which carry the Visa payment features and can be used at any of Visa’s merchants locally and internationally.

2. What are the types of Credit Cards offered?

- a. AmBank Enrich Visa Infinite Credit Card
- b. AmBank Enrich Visa Platinum Credit Card

3. What are the benefits of using the AmBank Enrich Visa Infinite Credit Card and/or AmBank Enrich Visa Platinum Credit Card?

Kindly refer to <https://www.ambank.com.my/MH> for the benefits.

4. What are the fees and/or charges of the AmBank Enrich Visa Credit Cards?

Kindly refer to the AmBank Credit Cards Fees and Charges at <https://www.ambank.com.my/eng/rates-fees-charges>

5. What are the Annual Fee charges for the AmBank Enrich Visa Credit Cards?

Card Type	AmBank Enrich Visa Infinite Card	AmBank Enrich Visa Platinum Card								
Annual Fee for Principal Cardholder	RM500.00 <ul style="list-style-type: none"> • Valid until 30 June 2025, the Annual Fee is waived for card approved by 30 June 2025. • From 1 July 2025 onwards, Annual Fee is waived upon meeting the following Total Annual Spending*: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th style="text-align: center;">Total Annual Spending*</th> <th style="text-align: center;">Annual Fee Waiver</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">RM50,000.00</td> <td style="text-align: center;">50%</td> </tr> <tr> <td style="text-align: center;">– RM99,999.99</td> <td></td> </tr> <tr> <td style="text-align: center;">RM100,000.00 and above</td> <td style="text-align: center;">100%</td> </tr> </tbody> </table>	Total Annual Spending*	Annual Fee Waiver	RM50,000.00	50%	– RM99,999.99		RM100,000.00 and above	100%	Free-for-Life with no conditions
Total Annual Spending*	Annual Fee Waiver									
RM50,000.00	50%									
– RM99,999.99										
RM100,000.00 and above	100%									
Annual Fee for Supplementary Cardholder	Free-for-Life with no conditions	Free-for-Life with no conditions								

*Total Annual Spending = Accumulated twelve (12) months’ retail transactions prior to the Credit Card’s Annual Fee date. Applicable to a combined total of both Principal and Supplementary Cards.

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6. **Will there be any Annual Fee Waiver for the subsequent years for Principal AmBank Enrich Visa Infinite Credit Card that are approved from 1 July 2024 till 30 June 2025?**
Yes, the Annual Fee will be waived upon meeting the following Total Annual Spending*:

Total Annual Spending*	Annual Fee Waiver
RM50,000.00 – RM99,999.99	50%
RM100,000.00 and above	100%

*Total Annual Spending = Accumulated twelve (12) months' retail transactions prior to the Credit Card's Annual Fee date. Applicable to a combined total of both Principal and Supplementary Cards

AmBank Enrich Visa Credit Cards Application

7. **How do I apply for the AmBank Enrich Visa Credit Cards?**

You may apply for the AmBank Enrich Visa Credit Cards via any of the following channels:

- AmBank website <https://www.ambank.com.my/MH>. Kindly submit the required details on our website and our Sales team will contact you within 3 – 4 working days.
- Any AmBank Branches. View the nearest branch to you here <https://www.ambankgroup.com/eng/locator/Pages/Branch.aspx>
- AmBank Sales Booth
- AmOnline <https://www.ambank.com.my/eng/online-banking> (Only for existing AmBank Customers with AmOnline access)

8. **Do I need to be an Enrich Member to enjoy the AmBank Enrich Visa Credit Cards benefits?**

Yes, you must be an Enrich Member in order to enjoy the Credit Cards benefits.

9. **What should I do if I am NOT an Enrich Member when I apply for the AmBank Enrich Visa Credit Cards?**

You may sign up as an Enrich Member first prior to the Credit Cards application at <https://bit.ly/NewEnrichSignUp>. Once done, kindly provide the email address that is registered with the Enrich account to facilitate the AmBank Enrich Visa Credit Cards application.

Alternatively, you may provide the email address that you would like to register for the Enrich account during the Credit Cards application, and the email address will be used for the Enrich account creation upon the approval of the Credit Cards.

10. **I am an existing Enrich Member, what should I do when I apply for the AmBank Enrich Visa Credit Cards?**

Kindly provide the email address that is registered with your Enrich account during the Credit Cards application.

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11. What will happen if I am an existing Enrich member and I have provided a different email address from the one that was registered in the Enrich account for the Credit Cards application?

A new Enrich account will be created based on the email address provided upon the approval of the Credit Cards.

You would need to access your Credit Cards benefits under the new Enrich account created.

12. Can I provide my spouse's / family member's / 3rd party email address for the Enrich account creation?

No. You will need to provide your email address that belongs to you and not owned by other individuals.

13. If I have an existing Enrich account and created another Enrich account for the AmBank Enrich Visa Credit Card, what should I do if I would like to maintain my Credit Cards benefits under one (1) Enrich Account?

You may email enrich@malaysiaairlines.com or contact Enrich Call Centre at 1-300-88-3000 (within Malaysia) or 6-03-7556 6330 (outside Malaysia) for the request to merge the new Enrich account into the existing Enrich account.

AmBank Enrich Visa Credit Cards Frequently Asked Questions (FAQ)

Enrich Points

14. What are Enrich Points?

Enrich Points are the accrual currency of the Enrich Programme. Enrich Members may earn Enrich Points when they spend on eligible services or products of Malaysia Airlines, MASwings, Firefly, oneworld and Enrich partner airlines or with any of Malaysia Airlines' lifestyle partners.

15. How do I earn Enrich Points with the AmBank Enrich Visa Credit Cards?

Enrich Points will be credited to your Enrich Account based on the total amount posted in Malaysian Ringgit (RM) of the retail transactions by using the Credit Cards. It will be accumulated daily per transaction basis and rounded to the nearest Enrich Point in the following manner:

Retail Transaction	Airlines ¹ and Overseas ² (non-Malaysian Ringgit)	Local ³ (Malaysian Ringgit)	
AmBank Enrich Visa Infinite Credit Card	RM1 = 1 Enrich Point	Year 1 ⁴ (1 July 2024 – 30 June 2025)	RM3 = 1 Enrich Point
		Year 2 onwards (1 July 2025 onwards)	RM4 = 1 Enrich Point
AmBank Enrich Visa Platinum Credit Card	RM2 = 1 Enrich Point	Year 1 ⁴ (1 July 2024 – 30 June 2025)	RM4 = 1 Enrich Point
		Year 2 onwards (1 July 2025 onwards)	RM5 = 1 Enrich Point

¹Airlines retail transaction refers to the retail transaction with Merchant Category Code ("MCC") 3000 - 3301 and 4511.

²Overseas retail transaction refers to any retail transaction performed in foreign currency, i.e. non-Malaysia Ringgit currency, regardless of the location where the transaction is performed.

³Local retail transaction refers to any retail transaction performed in Malaysian Ringgit, regardless of the location where the transaction is performed.

⁴The Year 1 Local Retail Transaction's Enrich Points conversion will be valid until 30 June 2025 or upon meeting the overall first year total capping of 43,000,000 Enrich Points fulfilment, whichever comes first. If exceeded, the Local Retail Transaction's Enrich Points conversion will be based on the Year 2 onwards conversion.

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16. What are the retail transactions that are excluded from the Enrich Points computation?

Enrich Points are awarded based on retail transactions only. Interest, finance charges, Cash Advance fees, balance transfers, quasi cash, other fees and charges imposed by the Bank and outstanding balances brought forward from the previous month are excluded from the Enrich Points computation. Enrich Points are not earned for the following transactions:

- a. any purchase at petrol stations unless stated otherwise;
- b. any payment for charity under the designated MCC 8398;
- c. any government related payments under the designated MCC: 9211, 9222, 9223, 9311, 9399, 9402, 9405, unless stated otherwise;
- d. JomPay transactions; and
- e. E-Wallet transactions under the designated MCC 6540.

17. What is the validity of the Enrich Points earned from the Credit Cards spend?

Enrich Points earned shall be valid for three (3) years only and will expire at the end of the month of the third year.

18. Where do I redeem my Enrich Points?

Redemption of Enrich Points can be made through the Malaysia Airlines website, Enrich Online catalogue and other participating redemption partners. Please refer to the Enrich Terms and Conditions <https://enrich.malaysiaairlines.com/enrich/about-enrich/terms-conditions.html>

19. Will I get my Enrich Points immediately upon purchases made with AmBank Enrich Visa Credit Cards? How long will it take for my Enrich Points to be credited?

Enrich Points are not credited immediately. Enrich Points will be credited into the Enrich account after the transaction has been posted in the AmBank Enrich Visa Credit Cards statement.

20. If there are issues on the Enrich Points computation/crediting or retail transactions with the AmBank Enrich Visa Credit Cards, who do I contact?

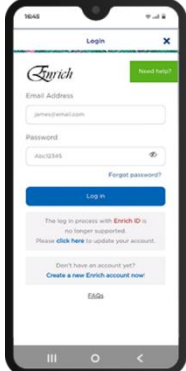


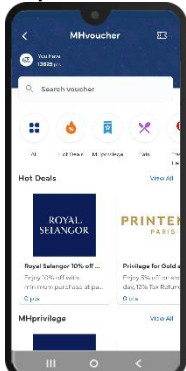
Kindly call the AmBank Contact Centre at 03-2178 8888 or email at customercare@ambankgroup.com

AmBank Enrich Visa Credit Cards Frequently Asked Questions (FAQ)

Malaysia Airlines Golden Lounge Access Voucher

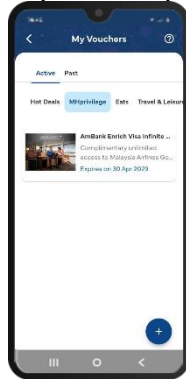
21. How to redeem the Malaysia Airlines Golden Lounge Access e-Voucher?

Kindly follow the steps as shown below:

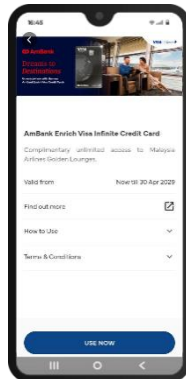
1	<p>Log in to your Enrich account on the Malaysia Airlines app.</p> 
2	<p>Tap on "MHvoucher" on the dashboard.</p> 
3	<p>Tap on the voucher icon  at the top right corner.</p> 

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4 Tap on "MHprivilege" on the "Active" tab.



5 Your Golden Lounge e-Voucher will appear. Tap "Use Now" to redeem.

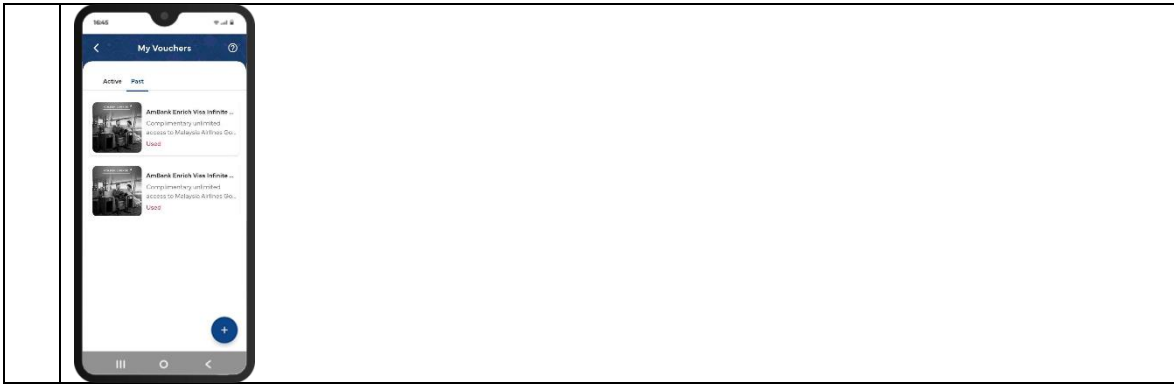


6 Upon confirmation, present your access code and Malaysia Airlines Boarding Pass to the reception.



7 Check your Golden Lounge e-Voucher balance on the "Active" tab. Tap on the "Past" tab to view your used e-voucher.

AmBank Enrich Visa Credit Cards Frequently Asked Questions (FAQ)



Note:

- a. Download the Malaysia Airlines mobile app to access the Golden Lounge e-Voucher.
- b. The Golden Lounge e-Voucher must be presented at the lounge reception desk together with the Malaysia Airlines boarding pass.
- c. You must first swipe to redeem and present the Golden Lounge e-Voucher to the Golden Lounge staff for validation. Once redeemed, it is deemed as used. Accidental swiping or activation of the voucher will not be reinstated and will be considered as use.
- d. The Principal Cardholder and their guests (applicable to AmBank Enrich Visa Infinite Cardholder only) must be travelling on a flight fully operated by Malaysia Airlines.

22. **How many Golden Lounge Access e-Vouchers will be available in the Malaysia Airlines app?**

For the Principal AmBank Enrich Visa Infinite Credit Cardholder, only one (1) voucher will be shown in the Malaysia Airlines app. Once redeemed, a new voucher will be issued for the next usage.

For the Principal AmBank Enrich Visa Platinum Credit Cardholder, four (4) vouchers will be shown in the Malaysia Airlines app. Once redeemed, there will not be any new vouchers issued till the next voucher issuance. Note: Four (4) vouchers will be issued every twelve (12) months.

23. **As a Principal AmBank Enrich Visa Infinite Credit Cardholder, may I bring in a guest?**

Yes, you may. However, only the Principal AmBank Enrich Visa Infinite Credit Cardholders are entitled to bring in one (1) guest to the Malaysia Airlines Golden Lounge. The guest must travel on the same flight and date as per the Principal AmBank Enrich Visa Infinite Credit Cardholder.

Note: The Principal AmBank Enrich Visa Infinite Credit Cardholder and the guest must be travelling on a flight fully operated by Malaysia Airlines.

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24. Will my Supplementary Credit Cardholder be eligible for this Malaysia Airlines Golden Lounge benefit and bring in a guest too?

- Supplementary Credit Cardholders are not eligible for this Malaysia Airlines Golden Lounge access benefit and are not allowed to bring in a guest.
- This benefit is only extended to the Principal AmBank Enrich Visa Infinite Credit Cardholder and Principal AmBank Enrich Visa Platinum Credit Card cardholder.
- Only the Principal AmBank Enrich Visa Infinite Credit Cardholder are allowed to bring in one (1) guest.

25. As a Principal AmBank Enrich Visa Infinite Credit Cardholder, may I bring my Supplementary Credit Cardholder into the Malaysia Airlines Golden Lounge?

Yes, the Supplementary Credit Cardholder will be considered as the one (1) guest that you can bring into Malaysia Airlines Golden Lounges provided, he/she travels on the same flight/date.

Note: The Principal AmBank Enrich Visa Infinite Credit Cardholder and the guest must be travelling on a flight fully operated by Malaysia Airlines.

26. As a Principal AmBank Enrich Visa Credit Cardholder, may I access any oneworld or Malaysia Airlines partner airline lounges (3rd party lounge)?

Access to oneworld or partner airlines lounges is not allowed.

27. How many times do I get to enjoy complimentary access to Malaysia Airlines Golden Lounge in Kuala Lumpur?

You will get to enjoy access to Malaysia Airlines Golden Lounge in Kuala Lumpur as per the table below:

AmBank Enrich Visa Infinite Credit Card	AmBank Enrich Visa Platinum Credit Card
Unlimited Complimentary Access (Principal Credit Cardholder and one (1) guest)	Four (4) Complimentary Access every twelve (12) months from the Card Anniversary Date (Principal Credit Cardholder only)

28. If I would like to bring in more guests into the Malaysia Airlines Golden Lounge, what are the charges?

Kindly refer to <https://www.malaysiaairlines.com/id/en/plan-your-trip/lounge-access.html> for the Malaysia Airlines Golden Lounge charges.

AmBank Enrich Visa Credit Cards Frequently Asked Questions (FAQ)

29. Where are the Malaysia Airlines Golden Lounges located?

The lounges are located at three (3) different locations:

- a. KLIA 1 Golden Lounge Domestic: Gate A, Level 3, Domestic Main Terminal Building
- b. KLIA 1 Golden Lounge Regional: Gate H, Level 4, Mezzanine Floor, International Main Terminal Building
- c. KLIA 1 Golden Lounge Satellite: West Zone, Level 2, Mezzanine Floor, Satellite Building

(The access using AmBank Enrich Visa Credit Cards is only applicable at the Business Class Section of the lounge. Not eligible for Platinum Lounge.)

30. Can I use my Enrich Gold/Platinum privilege together with AmBank Enrich Visa Credit Cards at the same time?

- Only one (1) privilege can be utilised at one time (either Enrich Gold/Platinum benefits or AmBank Enrich Visa Credit Card privilege).
- Enrich Platinum members are not allowed to access the Platinum lounge if you are using the AmBank Enrich Visa Credit Card lounge privilege.

31. Can I use the Malaysia Airlines Golden Lounge access for arrival or transit?

Malaysia Airlines Golden Lounge access is only applicable for departure flights. Malaysia Airlines Golden Lounge access is not applicable for arrivals or transits.

32. What is the validity of the Malaysia Airlines Golden Lounge Access Voucher?

It is valid until the stated expiry period on the Golden Lounge e-Voucher. Its validity cannot be extended and once expired, shall be void.


AmBank Enrich Visa Credit Cards Frequently Asked Questions (FAQ)

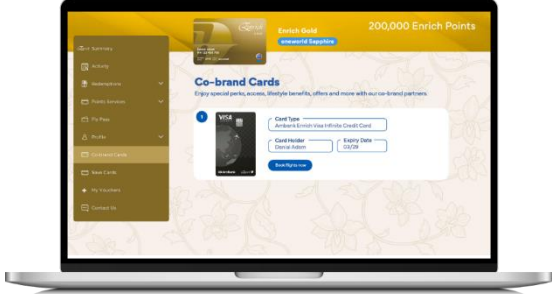
Malaysia Airlines Flight Discounts

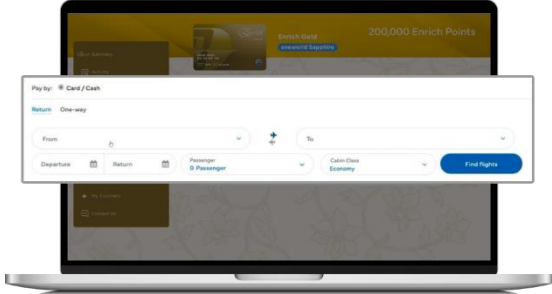
33. How do I enjoy the Malaysia Airlines flight discounts?

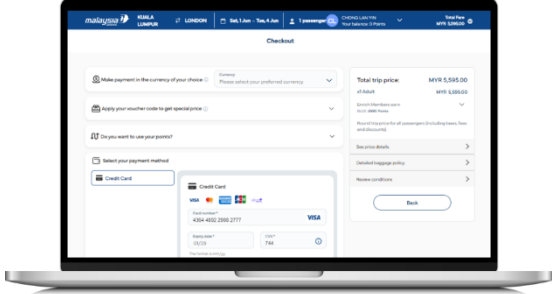
Kindly follow the steps shown below:

- 1 Log in to your Enrich account via Enrich Online.
<https://www.malaysiaairlines.com/my/en/enrich-portal/home/co-brand.html>


- 2 Click on "Book Flight Now" on the "Co-brand" page.


- 3 Select your flights to your chosen destination.


- 4 Complete payment with your AmBank Enrich Visa Credit Card.



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Fast Track Elite Tier Status

34. What are Elite Points?

Elite Points are the points that are used to track an Enrich Member's qualification towards Enrich Tier Status.

35. What is Elite Tier Status?

Elite Tier Status is the generic term used to refer to Enrich Silver, Enrich Gold and/or Enrich Platinum status.

36. What is "Fast Track Elite Tier Status" and how do I enjoy this benefit as an AmBank Enrich Visa Credit Cardholder?

This benefit is exclusively for AmBank Enrich Visa Infinite Credit Card and/or AmBank Enrich Visa Platinum Credit Card.

The "Fast Track Elite Tier Status" applies to the eligible Principal Credit Cardholder of the AmBank Enrich Visa Infinite Credit Card and/or AmBank Enrich Visa Platinum Credit Card for a 30% reduction in Elite Points requirement for the Elite Tier in the following manner:

Elite Tier	Silver	Gold	Platinum
Standard Elite Points requirement set by Enrich	30*	60*	100*
Elite Points requirement for Eligible Principal Credit Cardholder Only (30% reduction in the standard Elite Points requirement in a subscription year (Jan-Dec))	21	42	70

*The above info is based on the current Elite Tier status in the Enrich programme dated April 2024.

37. If I do not meet Enrich's tier requirements on a yearly basis, will I be downgraded?

Yes, if Credit Cardholders do not meet the tier requirement, they will be downgraded to the next lower tier. The Enrich Terms and Conditions will apply.

38. Will I still be entitled to the 30% reduction in Elite Points requirement for the Elite Tier if I cancel or terminate the AmBank Enrich Visa Credit Cards?

Once you have cancelled or terminated the Credit Cards, you are no longer entitled to the 30% reduction in Elite Points requirement for the Elite Tier Status.

AmBank Enrich Visa Credit Cards Frequently Asked Questions (FAQ)

About Enrich

39. What is Enrich?

Enrich is the Loyalty and Frequent Flyer Programme operated by Malaysia Airlines.

40. Where can I have more information with regards to Enrich?

Please visit Enrich by Malaysia Airlines' website at

<https://enrich.malaysiaairlines.com/enrich.html>

41. How do I contact Enrich about my Enrich membership enquiry?

You may email enrich@malaysiaairlines.com or contact our Call Centre at 1-300-88-3000 (within Malaysia) or 6-03-7556 6330 (outside Malaysia).