

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>

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

What are the Annual Fees charged for the AmBank Enrich Visa Credit Cards?								
Card Type	AmBank Enrich Visa Infinite Card	AmBank Enrich Visa Platinum Card						
Annual Fee for Principal Cardholder	<p>RM500.00</p> <ul style="list-style-type: none">Annual Fee for the first year shall be charged in the first month of the Principal Cardholder's Card StatementThe Annual Fee for each subsequent year shall be charged on the anniversary month of each year.Eligibility for any Annual Fee waiver for each subsequent year shall be subject to the Total Annual Spending* requirements as set out in the table below: <table><tr><th>Total Annual Spending*</th><th>Annual Fee Waiver</th></tr><tr><td>RM50,000.00 – RM99,999.99</td><td>50%</td></tr><tr><td>RM100,000.00 and above</td><td>100%</td></tr></table>	Total Annual Spending*	Annual Fee Waiver	RM50,000.00 – RM99,999.99	50%	RM100,000.00 and above	100%	Free-for-Life with no conditions
Total Annual Spending*	Annual Fee Waiver							
RM50,000.00 – RM99,999.99	50%							
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 = Cumulative 12 months' retail spend prior to Card's Annual Fee renewal date. This includes combined total spending on both the Principal and Supplementary Cards.

6. Will there be any Annual Fee Waiver for the first year of the annual fee for the Principal AmBank Enrich Visa Infinite Credit Card?

Yes, the first year annual fee of RM500 will be automatically waived for the Principal Cardholders of the AmBank Enrich Visa Infinite Credit Card whose applications are approved between 1 July 2025 and 30 June 2026.

Kindly refer to the Campaign Terms and Conditions at [ambank-enrich-visa-infinite-credit-card-first-year-annual-fee-waiver-campaign-tnc.pdf](#)

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7. Will there be any Annual Fee Waiver for the subsequent years for Principal AmBank Enrich Visa Infinite Credit Card?

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 = Cumulative 12 months' retail spend prior to Card's Annual Fee renewal date. This includes combined total spending on both the Principal and Supplementary Cards.

AmBank Enrich Visa Credit Cards Application

8. 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)

9. How long does it take to receive my physical AmBank Enrich Visa Credit Card?

Please allow a period of fourteen (14) working days for you to receive your physical AmBank Enrich Visa Credit Card. If the card is not received, please contact AmBank Contact Centre at +603-2178 8888, operational daily from 7 a.m. until 11 p.m. or via email at customercare@ambankgroup.com

Note: Subject to the bank's approval process and the submission of the completed documents.

10. 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.

11. 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

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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.

12. 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.

13. 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.

14. 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 +603-7556 6330 (outside Malaysia) for the request to merge the new Enrich account into the existing Enrich account.

15. 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.

Enrich Points

16. 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, Firefly, oneworld and Enrich partner airlines or with any of Malaysia Airlines' lifestyle partners.

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17. 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 Category	AmBank Enrich Visa Infinite Card	AmBank Enrich Visa Platinum Card
Overseas ¹ (non-Malaysia Ringgit) and Malaysia Airlines ²	RM2 = 1 Enrich Point	RM3 = 1 Enrich Point
Local ³ (Malaysian Ringgit) and Other Airlines ⁴	RM6 = 1 Enrich Point	RM7 = 1 Enrich Point
Local Education, Insurance and Utility ⁵	RM12 = 1 Enrich Point (Cap at 8,000 Enrich Points per statement cycle)	RM13 = 1 Enrich Points (Cap at 8,000 Enrich Points per statement cycle)

¹ Overseas 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.

² Malaysia Airlines retail transaction refers to any retail transaction with Merchant Category Code ("MCC") 3100 and 4511.

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

⁴ Other Airlines retail transaction refers to retail transaction with MCC 3000 – 3303, 3308 and 4511 (Excluding 3100).

⁵ Local Education, Insurance and Utility retail transaction refers to retail transaction performed in Malaysian Ringgit under the MCC below. In addition, a maximum of 8,000 Enrich Points will be capped per statement cycle for the combined transactions under this category.

- Education: 8211, 8220, 8241, 8244, 8249, 8299, 8351
- Insurance: 5960, 6300
- Utility: 4812, 4813, 4814, 4815, 4816, 4821, 4899, 4900

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

Enrich Points are awarded based on retail transactions only. For the avoidance of doubt, the following transactions are excluded from Enrich Points computation:

- a. Interest, finance charges, Cash Advance fees, government service tax or any other fees and/or charges imposed by the Bank;

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- b. Balance Transfers, AmFlexi-Plus, Quick Cash, cash advances, cash withdrawals, cash deposits, and/or Quasi Cash transactions (example: betting and/or gaming transactions);
- c. Outstanding balances brought forward from the previous month;
- d. Transactions made using the Prepayment amount. For avoidance of doubt, Prepayment is the amount paid by the Cardholder exceeding the total outstanding balance;
- e. Any purchase at petrol stations including purchases of petrol, diesel and any other purchases made at the petrol kiosk/stations;
- f. Any payment for charity under the designated MCC 8398;
- g. Any government-related payments under the designated MCC:- 9211, 9222, 9223, 9311, 9399, 9402, 9405;
- h. Any transactions including direct debit from JomPay, FPX, Duitnow QR and/or any related payments without MCC code or MCC 0000;
- i. Any instalment payment plan transactions;
- j. Ewallet transactions under the designated MCC 6540;
- k. Reversals, illegal transactions, fraudulent retail transactions and disputed transactions by the Cardholder.

19. 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.

20. 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>

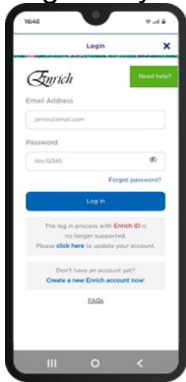


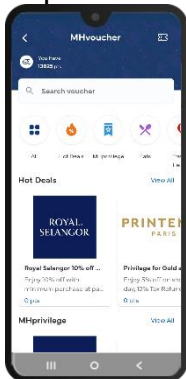
21. Will I get my Enrich Points immediately upon purchases made with AmBank Enrich Visa Credit Cards? How long will it take for my Enrich Points to be credited?
Enrich Points are not credited immediately. Enrich Points will be credited into the Enrich account after the transaction has been posted in the AmBank Enrich Visa Credit Cards statement.

22. 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 +603-2178 8888, operational daily from 7 a.m. until 11 p.m. or email at customercare@ambankgroup.com


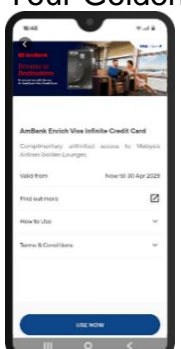


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Malaysia Airlines Golden Lounge Access Voucher

- 23. How to redeem the Malaysia Airlines Golden Lounge Access e-Voucher?**
Kindly follow the steps as shown below:

1	Log in to your Enrich account on the Malaysia Airlines mobile app. 
2	Tap on “MHvoucher” on the dashboard. 
3	Tap on the voucher icon  at the top right corner. 

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4	<p>Tap on "MHprivilege" on the "Active" tab.</p> 
5	<p>Your Golden Lounge e-Voucher will appear. Tap "Use Now" to redeem.</p> 
6	<p>Upon confirmation, present your access code and Malaysia Airlines Boarding Pass to the reception.</p> 
7	<p>Check your Golden Lounge e-Voucher balance on the "Active" tab. Tap on the "Past" tab to view your used e-voucher.</p> 

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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.

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

For the Principal AmBank Enrich Visa Infinite Credit Cardholder, only one (1) voucher will be shown in the Malaysia Airlines mobile 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 mobile 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.

25. 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)

26. 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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27. 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.

28. 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.

29. 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.

30. 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.

31. 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.)

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- 32. 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.
- 33. 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.
- 34. 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.

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Malaysia Airlines Flight Discounts

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

The discount is applicable only if payment is made with the AmBank Enrich Visa Infinite Credit Card and/or AmBank Enrich Visa Platinum Credit Card.

You may enjoy the Malaysia Airlines flights discount up to 12% discount for full fare and 5% discount for specific promotion fares on pure Malaysia Airlines operated flights as per booking classes shown in the table below. This discount is not applicable on Malaysia Airlines operated/marketed or codeshare with oneworld or partner airlines.


Cabin Class	Booking Class Code	Fare Brand (FLEX, BASIC, LITE)
Business Suite	F	12%
	A	12%
	P	12%
	P (Promo)	5%
Business	J	12%
	C	12%
	D	12%
	Z	12%
	Z (Promo)	5%
Economy	Y	12%
	B	12%
	H	12%
	K	12%
	M	12%
	L	12%
	V	12%
	S	12%
	N	12%
	Q	12%
	O (Promo)	5%

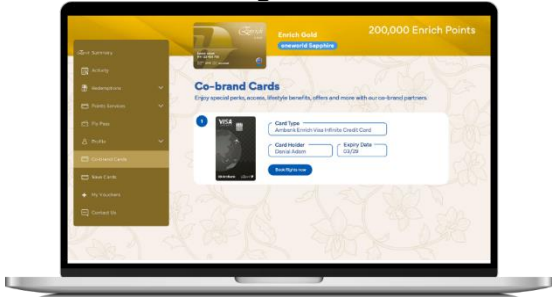
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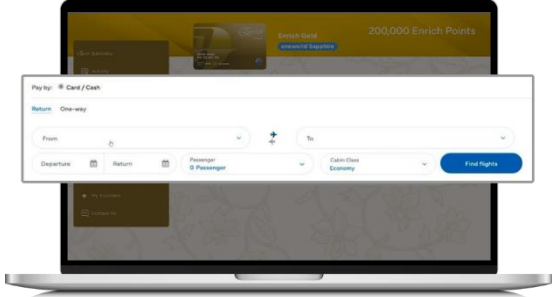
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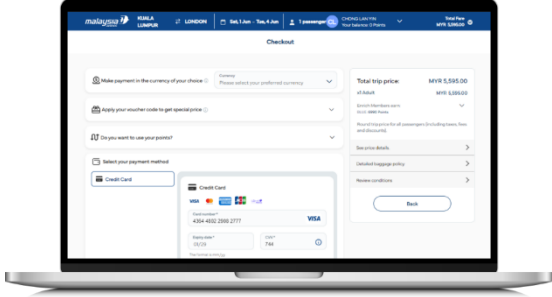
Steps via desktop

- 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.

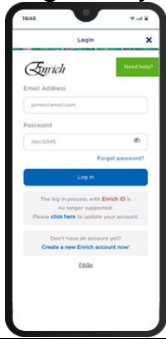
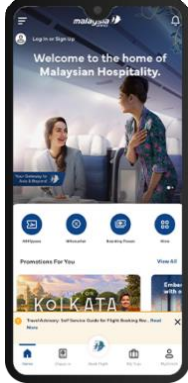
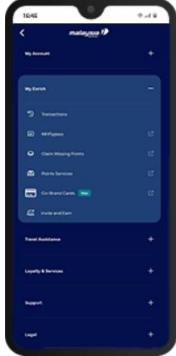


- 3 Select your flights to your chosen destination.


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

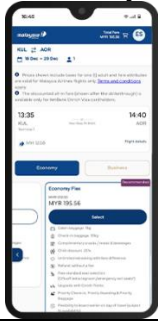
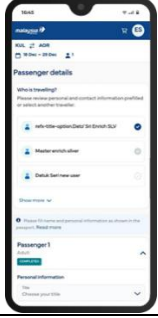
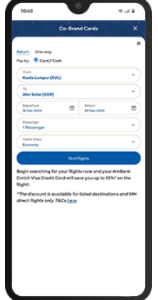


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Steps via Malaysia Airlines mobile app

1	<p>Log in to your Enrich account on the Malaysia Airlines mobile app.</p> 
2	<p>Tap on the side menu located at the top left and tap “My Enrich”</p> 
3	<p>Tap on “Co-Brand Cards”</p> 
4	<p>Tap on “Book Flight Now”</p> 

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5	<p>Choose your destination, flights and check the discounted fare</p> 
6	<p>Complete your details for the flight reservation</p> 
7	<p>Complete payment with your AmBank Enrich Visa Credit Card.</p> 

AmBank Enrich Visa Credit Cards Frequently Asked Questions (FAQ)

Fast Track Elite Tier Status

36. What are Elite Points?

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

37. 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.

38. 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. Effective **1 January 2026**, Elite Points earnings as well as Elite Status requirements will be updated as follows:

For 2026 Qualification:

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

For 2027 Qualification:

Elite Tier	Silver	Gold	Platinum
Revised Standard Elite Points requirement set by Enrich	35	70	140
Revised Elite Points requirement for Eligible Principal Credit Cardholder Only (30% reduction in the standard Elite Points requirement in a subscription year (Jan-Dec))	25	49	98

AmBank Enrich Visa Credit Cards Frequently Asked Questions (FAQ)

39. 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.

40. 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.

About Enrich

41. What is Enrich?

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

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

Please visit Enrich by Malaysia Airlines' website at
<https://enrich.malaysiaairlines.com/enrich.html>

43. 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 +603-7556 6330 (outside Malaysia).