

Revision of Malaysia Airlines (MAS) Golden Lounge Access Benefit

FREQUENTLY ASKED QUESTIONS (FAQ)

11 July 2020

Section 1: General

1. Is the revision of MAS Golden Lounge access benefit applicable to all CIMB Enrich Credit Cards ?

The revision of the benefit is applicable to:

- CIMB Enrich Platinum Credit Card, and
- CIMB Enrich World Credit Card

2. I am an existing CIMB Enrich credit cardholder mentioned in Q1, will the revised benefit be applicable to me?

The revised benefit will be applicable to ALL new and existing cardholders effective 1 August 2020.

3. What are the updated benefits?

Effective 1 August 2020, access to MAS Golden Lounge is enhanced for CIMB Enrich World Credit Card and CIMB Enrich Platinum Credit Card with improved benefits, as per below.

Card Type	Current (Valid until 31 July 2020)	Updated <i>Effective 1 August 2020 to 28 February 2021</i>
CIMB Enrich Platinum Credit Card	<ul style="list-style-type: none"> • 2x complimentary access per annum 	<ul style="list-style-type: none"> • 1x access per quarter with quarterly spend of RM3,000. • Capped at total 3 access per Principal Cardholder.
CIMB Enrich World Credit Card	<ul style="list-style-type: none"> • 8x complimentary access per annum 	<ul style="list-style-type: none"> • Complimentary 2x access per annum, and • 3x access per quarter with quarterly spend of RM6,000 • Capped at total 11 access per Principal Cardholder.
CIMB Enrich World Elite Credit Card	Unlimited (<i>no changes</i>)	

Note: CIMB Enrich Platinum Credit Cardholders will no longer receive complimentary access effective 1 August 2020.

4. What is the validity of the updated benefits?

From 1 August 2020 – 28 February 2021.

5. What is quarterly spend mentioned under question 3?

Quarterly spend refers to the total amount of spend on your respective CIMB Enrich Credit Cards during the campaign quarter indicated in the table below. By meeting the quarterly spend in each campaign quarter, it will unlock your access to MAS Golden Lounge.

Campaign Quarter	Spend Period
1	1 Aug 2020 – 31 Oct 2020
2	1 Nov 2020 – 31 Jan 2021
3	1 Feb 2021 – 28 Feb 2021

6. I received the Malaysia Airlines (MAS) Golden Lounge vouchers for 2020, will I receive additional vouchers if I meet the quarterly spend requirement?

Yes.

Section 2: e-Voucher(s) fulfilment

7. If I meet the quarterly spend target, when will I receive the e-Voucher(s)?

Your e-Voucher(s) will be reflected in the Malaysia Airlines Mobile App within 14 working days from the date that the quarterly spend target is met.

8. Will I receive any notification from CIMB once I have met the quarterly spend target?

Yes, customers will be notified via Electronic Direct Mailer (“EDM”) on the 1st of every month as per example below.

Date spend target is met	Notification via EDM
18 August 2020	1 September 2020
2 September 2020	1 October 2020
29 October 2020	1 November 2020

9. Will I get additional access if I spend more than the minimum quarterly spend target?

The maximum number of access each cardholder will receive per quarter is 1x for CIMB Enrich Platinum Credit Card and 3x for CIMB Enrich World Credit Card.

10. I have met the quarterly spend target, however I did not receive any e-Voucher(s)?

Please call the number on the back of your card for assistance.

11. There are multiple e-Voucher(s) with different validity dates in my Malaysia Airlines Mobile App.

The different validity for e-Voucher(s) is reflected upon meeting the quarterly spend in each Campaign Quarter. Please refer to the table below for an illustration of e-Voucher(s) validity date.

Campaign Quarter	Spend Period	Date spend target is met	e-Voucher(s) Validity Date
1	1 Aug 2020 – 31 Oct 2020	5 Sep 2020	5 Sep 2020 – 5 Sep 2021
2	1 Nov 2020 – 31 Jan 2021	28 Jan 2021	28 Jan 2021 – 28 Jan 2022
3	1 Feb 2021 – 28 Feb 2021	14 Feb 2021	14 Feb 2021 – 14 Feb 2022

12. If I did not meet the quarterly spend, can I still access MAS Golden Lounge?

For CIMB Enrich Platinum cardholder:

Yes, however the lounge access will be charged by Enrich to your CIMB card at the prevailing access rate at respective MAS Golden Lounge.

For CIMB Enrich World Mastercard:

Yes, you will receive 2x complimentary e-Voucher(s) which will be issued upon card anniversary. To get additional complimentary access to MAS Golden Lounge, you will need to meet the quarterly spend otherwise lounge access will be charged by Enrich to your CIMB card at the prevailing access rate.

Section 3: Eligible Spending

13. Which type of spending will be considered as eligible spending to meet the quarterly spend?

Purchase of goods and services includes local, overseas and online retail transactions charged to the CIMB Enrich Platinum or CIMB Enrich World Credit Card.

Foreign currency retail spending transactions shall be converted to Ringgit Malaysia (RM) for purpose of calculation of retail spending and shall be based on CIMB Bank's prevailing exchange rate.

14. Would spend made by supplementary cardholder be considered as eligible spending?

Yes. The spending will be combined together with the principal credit card for the purpose of meeting the spend target.

15. What are excluded from eligible spending?

The following transactions will be excluded:

- Quasi Cash transactions (example: betting and/or gaming transactions)
- Monthly instalments under any instalment payment facility provided by CIMB Bank; including but not limited to cash advance, instalment payment plan, CashLite, balance transfer, balance conversion and auto balance conversion.
- Standing instructions/auto-payment service.
- Payment of annual fees or service charges, delivery charges, cash payments, card replacement fee, government service tax, dispute charges, fraud charges or any other fees, charges or penalties whether imposed by CIMB Bank or otherwise.
- Transactions for payments made towards insurance premiums and/or takaful contributions of any kind whatsoever.
- Cash advance/withdrawal/deposit transactions.