

10% +10% FlexiCredit Daily Drawdown Cashback Campaign - Frequently Asked Questions

31 July 2025

Question	Answer						
What is this campaign about?	The 10% + 10% FlexiCredit Daily Drawdown Cashback Campaign will run from 1 August 2025 to 31 August 2025 , or once the Campaign Reward has reached the Maximum Cap, or such other duration as may be determined by GXBank at its sole discretion (" Campaign Period ").						
Am I eligible to participate in this campaign?	<p>Campaign Eligibility:</p> <p>This campaign is open to all individual customers of GXBank as stated below:</p> <ul style="list-style-type: none"> - an existing GXBank customer with an active GX Savings Account - an active FlexiCredit limit with GXBank. <p>To be eligible for FlexiCredit, you must fulfil the following criteria :</p> <ul style="list-style-type: none"> - Be an existing GXBank customer with an active GX Savings Account - Be a Malaysian citizen with a MyKad - Be between 21 and 64 years old - Have a minimum monthly income of RM1,500 - Be gainfully employed. Employment types such as housewife/househusband, retiree, or student are not eligible. <p>Important Notes:</p> <ul style="list-style-type: none"> - Ensure you have the necessary income documents to support your application, e.g. latest 2 years EPF statement (salaried employees) or latest 6 months business bank statements (self-employed). - Approval of your FlexiCredit application is based on a detailed assessment of your profile and creditworthiness. Meeting the eligibility criteria alone does not guarantee approval. - Permanent and contract employees with GXBank are not eligible to participate in this campaign. 						
What are the campaign rewards and how can I earn them?	<p>Campaign Reward</p> <p>Drawdown cashback reward for one (1) eligible FlexiCredit customer for every day during the Campaign Period.</p> <p>The campaign reward categories are as follows:</p> <table border="1"> <thead> <tr> <th>Campaign Reward Categories</th><th>Reward Category Description</th></tr> </thead> <tbody> <tr> <td>Category 1: 10% Cashback on the 200th Loan Drawdown of Each Day</td><td>31x Daily Prizes of 10% Cashback on Drawdowns</td></tr> <tr> <td>Category 2: Additional 10% Cashback for Selected Customers</td><td> <p>Selected customers will receive an additional 10% cashback on their drawdown amount if they are the winner for that particular day.</p> <p>The total cashback amount on their drawdown would be</p> </td></tr> </tbody> </table>	Campaign Reward Categories	Reward Category Description	Category 1: 10% Cashback on the 200th Loan Drawdown of Each Day	31x Daily Prizes of 10% Cashback on Drawdowns	Category 2: Additional 10% Cashback for Selected Customers	<p>Selected customers will receive an additional 10% cashback on their drawdown amount if they are the winner for that particular day.</p> <p>The total cashback amount on their drawdown would be</p>
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Category 1: 10% Cashback on the 200th Loan Drawdown of Each Day	31x Daily Prizes of 10% Cashback on Drawdowns						
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		20% if they are the lucky winner for any of the days during the Campaign Period.
	Qualifying Criteria: To qualify for the the Campaign Reward, you must:	
	Campaign Reward	Qualifying Criteria
	Category 1: 31x Daily Prizes - 10% Cashback on Drawdown Amount	(i) maintain an active GX Account in good standing; (ii) make a minimum drawdown of RM1,000 from your FlexiCredit line; and (iii) choose a minimum 12-month tenure for the drawdown.
	Category 2: Additional 10% Cashback for Selected Customers	(i) maintain an active GX Account in good standing; (ii) make a minimum drawdown of RM1,000 from your FlexiCredit line; and (iii) choose a minimum 12-month tenure for the drawdown. (iv) Customers must have received direct communication from GXBank during the Campaign Period regarding the additional 10% cashback eligibility on their FlexiCredit drawdowns made throughout the Campaign Period. The selection criteria is determined based on GXBank's internal assessment at its sole discretion and are proprietary to GXBank.

Illustration of drawdown eligibility for the Campaign Rewards:

	Illustration	Campaign Reward Eligibility
1	<p>Drawdown A</p> <p>i. Amounts to RM1,000 or more, tenure selected is 12 months and is performed during the Campaign Period.</p> <p>ii. This drawdown is the 200th drawdown of the day.</p> <p>iii. The Eligible Customer received direct communication from GXBank regarding their eligibility for the additional 10% cashback.</p> <p>iv. The Eligible Customer picks up GXBank's call and answers a simple question about GXBank correctly.</p>	<p>Drawdown A is eligible for both Campaign Reward Category 1 and Campaign Reward Category 2.</p> <p>The Eligible Customer will receive a 20% cashback on their drawdown amount.</p>
2	<p>Drawdown B</p> <p>i. Amounts to RM1,000 or more, tenure selected is 12 months and is performed during the Campaign Period.</p> <p>ii. This drawdown is the 200th drawdown of the day.</p> <p>iii. The Eligible Customer did not receive direct communication from GXBank regarding their eligibility for the additional 10% cashback.</p> <p>iv. The Eligible Customer picks up GXBank's call and answers a simple question about GXBank correctly.</p>	<p>Drawdown B is eligible for the Campaign Reward Category 1 only.</p> <p>The Eligible Customer will receive a 10% cashback on their drawdown amount.</p>
3	<p>Drawdown C</p> <p>i. Amounts to RM1,000 or more, tenure selected is 12 months and is performed during the Campaign Period.</p> <p>ii. This drawdown is the 200th drawdown of the day.</p> <p>iii. The Eligible Customer did not pick up GXBank's call and/or answered the simple question about GXBank incorrectly.</p>	<p>Drawdown C is not eligible for the Campaign Reward as the Eligible Customer did not pick up the call from GXBank.</p>
4	<p>Drawdown D</p> <p>i. Amounts to RM1,000 or more and the tenure selected is 6 months.</p>	<p>Drawdown D is not eligible for the Campaign Reward as the minimum tenure required is 12 months.</p>
5	<p>Drawdown E</p> <p>i. Amounts to RM1,000 or more, tenure selected is 12 months and is performed during the Campaign Period.</p> <p>ii. This drawdown is not the 200th drawdown of the day (as per</p>	<p>Drawdown E is not eligible for the Campaign Reward as the drawdown was not the 200th drawdown of the day as determined by GXBank's records.</p>

	<table><tr><td></td><td>GXBank's records).</td><td></td></tr><tr><td>6</td><td><p>Drawdown F</p><p>i. Amounts to RM1,000 or more.</p><p>ii. The Eligible Customer performs a monthly repayment, early settles or fully repays the entire loan drawdown.</p><p>iii. This drawdown is the 200th drawdown of the day.</p><p>iv. The Eligible Customer picks up GXBank's call and answers a simple question about GXBank correctly.</p></td><td><p>Drawdown F is eligible for Campaign Reward Category 1 and Campaign Reward Category 2 (if applicable). Drawdown remains eligible for the Campaign Reward Category 1 and Campaign Reward Category 2 (if applicable) although repayment(s) have been made.</p><p>The Eligible Customer will receive either a 10% or 20% cashback on their drawdown amount.</p><p>The percentage of cashback is dependent on whether they received direct communication from GXBank regarding their eligibility for the additional 10% cashback.</p></td></tr><tr><td>7</td><td><p>Drawdown G</p><p>i. Amounts to RM1,000 or more, and is performed before or after the Campaign Period.</p></td><td><p>Drawdown G is not eligible for the Campaign Reward as it was performed before or after the Campaign Period.</p></td></tr></table>		GXBank's records).		6	<p>Drawdown F</p> <p>i. Amounts to RM1,000 or more.</p> <p>ii. The Eligible Customer performs a monthly repayment, early settles or fully repays the entire loan drawdown.</p> <p>iii. This drawdown is the 200th drawdown of the day.</p> <p>iv. The Eligible Customer picks up GXBank's call and answers a simple question about GXBank correctly.</p>	<p>Drawdown F is eligible for Campaign Reward Category 1 and Campaign Reward Category 2 (if applicable). Drawdown remains eligible for the Campaign Reward Category 1 and Campaign Reward Category 2 (if applicable) although repayment(s) have been made.</p> <p>The Eligible Customer will receive either a 10% or 20% cashback on their drawdown amount.</p> <p>The percentage of cashback is dependent on whether they received direct communication from GXBank regarding their eligibility for the additional 10% cashback.</p>	7	<p>Drawdown G</p> <p>i. Amounts to RM1,000 or more, and is performed before or after the Campaign Period.</p>	<p>Drawdown G is not eligible for the Campaign Reward as it was performed before or after the Campaign Period.</p>
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7	<p>Drawdown G</p> <p>i. Amounts to RM1,000 or more, and is performed before or after the Campaign Period.</p>	<p>Drawdown G is not eligible for the Campaign Reward as it was performed before or after the Campaign Period.</p>								
When will I receive the campaign rewards?	<p>10% + 10% Cashback on Drawdowns</p> <p>a. The list of Daily Prize Winners will be announced by GXBank on a weekly basis via GXBank's official channels, featuring winners from the previous week.</p> <p>b. Daily Prize Winners will be contacted by GXBank via phone call from our official hotline, +603 7498 3188 for identity verification. The winner must also successfully answer a simple question about GXBank before the 10% or 20% cashback is awarded.</p> <p>c. If the Daily Prize Winner is uncontactable within seventy-two (72) hours from the first call attempt, the Daily Prize for that specific day will be forfeited and no replacement winner will be selected.</p> <p>d. The Campaign Reward will be credited to the Daily Prize Winner's GX Account within twenty-one (21) business days after the winner announcement following the conclusion of each Campaign Week.</p> <p>Note: GXBank will only contact you via phone call on GXBank's official hotline, +603 7498 3188.</p>									
Where can I find the full campaign terms and conditions?	<p>You can find the full terms and conditions here:</p> <p>https://www.gxbank.my/campaign-tnc</p>									
Who can I contact if I have further questions about this campaign?	<p>For more information, enquiries, feedback and/ or complaints relating to this Campaign, please contact GXBank Customer Support via the chat in the GXBank App. Alternatively, you may call us at +603 7498 3188 or email us at ask@gxbank.my.</p>									