

## 10% + 10% FLEXICREDIT DAILY DRAWDOWN CASHBACK CAMPAIGN TERMS AND CONDITIONS

### 1. General

- 1.1 The 10% + 10% FlexiCredit Daily Drawdown Cashback Campaign ("**Campaign**") is organised by GX Bank Berhad ("**GXBank**") and will run from **1 August 2025** to **31 August 2025** (both dates inclusive) or such other dates as may be determined by GXBank from time to time with notice to you ("**Campaign Period**").
- 1.2 By participating in this Campaign, you agree to be bound by these 10% + 10% FlexiCredit Daily Drawdown Cashback Campaign Terms and Conditions ("**Terms and Conditions**") and agree that any decisions made by GXBank in respect of this Campaign shall be final and binding.
- 1.3 These Terms and Conditions shall be read together with GXBank's [Terms and Conditions Governing Retail Banking Products and Services](#).

### 2. Eligibility

- 2.1 This Campaign is open to all individual customers of GXBank who have and maintain an active savings account with GXBank ("**GX Account**") and who have an approved and activated FlexiCredit line with GXBank ("**Eligible Customer**", "**you**", or "**your**").
- 2.2 The following persons shall **not** be eligible to participate in this Campaign:
- (a) customers whose GX Account has been terminated, closed, suspended, deemed delinquent or otherwise unsatisfactorily conducted as determined by GXBank during the Campaign Period;
  - (b) individuals who are mentally unsound, deceased, adjudicated bankrupt or involved in any ongoing legal proceedings;
  - (c) individuals under the age of 21 or above the age of 64;
  - (d) individuals who are unemployed, housewives/househusbands, students or retirees; and/or
  - (e) individuals with a monthly income of less than RM1,500; and
  - (f) permanent employees of GXBank.
- 2.3 Notwithstanding any other provision in these Terms and Conditions, GXBank has established a maximum limit on the Campaign Reward ("**Maximum Cap**"). Once the Maximum Cap has been reached, GXBank reserves the right to immediately cease awarding any further Campaign Reward. GXBank shall not be under any obligation to notify Eligible Customers when the Maximum Cap has been reached. GXBank further reserves the right to discontinue the Campaign once the Maximum Cap is reached.

### 3. Campaign Mechanics and Qualifying Criteria

- 3.1 This Campaign consists of two (2) different reward categories, which are as follows:
- (a) Campaign Reward Category 1: A chance daily for all Eligible Customers to win a 10% cashback during the Campaign Period on their drawdown amount.

- (b) Campaign Reward Category 2: An additional 10% cashback on the winning drawdown amount for selected customers of the Daily Prize Winner (as defined below).

(collectively, “**Campaign Reward**”)

- 3.2 To qualify for the Campaign Reward described in Clause 4.1 below, Eligible Customers must meet the following criteria during the Campaign Period (“**Qualifying Criteria**”):

- (a) maintain an active GX Account in good standing and fulfil the funding requirement for GX Account verification;
- (b) make a minimum drawdown of RM1,000 from the Eligible Customer’s activated FlexiCredit line; and
- (c) select a minimum drawdown tenure of 12 months.

- 3.3 For Reward Category 2, the Eligible Customer must have received direct communication from GXBank during the Campaign Period regarding their eligibility for the additional 10% cashback on their loan drawdown. The participation selection criteria for Reward Category 2 shall be at GXBank’s sole discretion.

- 3.4 By participating in this Campaign, each Eligible Customer acknowledges and accepts full responsibility for their use of the FlexiCredit line and their independent decision to obtain a loan. GXBank makes no representation or warranty as to the suitability of the FlexiCredit product for any individual and shall not be liable for any loss, damage, cost, or liability (whether direct, indirect, consequential or otherwise) arising from or in connection with the Eligible Customer’s participation in this Campaign or use of the FlexiCredit line.

#### 4. Campaign Reward

- 4.1 Eligible Customers who meet the Qualifying Criteria outlined in Clause 3.2 during the Campaign Period shall stand a chance to win the following Campaign Reward, subject to the Campaign Reward Eligibility requirements set out in **Table 1** below.

Campaign Reward Categories	Campaign Reward Eligibility & Selection of Winners
<b>Campaign Reward Category 1:</b> <b>10% Cashback on the 200th Loan Drawdown of Each Day</b>	<b>Campaign Reward Eligibility</b> <ul style="list-style-type: none"> <li>(a) One (1) Eligible Customer will be selected each day during the Campaign Period to receive a 10% cashback on their loan drawdown (the “<b>Daily Prize Winner</b>”).</li> <li>(b) The Daily Prize Winner shall be the Eligible Customer who performs the 200th successful loan drawdown on each day during the Campaign Period. In the event there is no 200th loan drawdown on a particular day, the Eligible Customer whose loan drawdown is closest to the 200th (as determined by GXBank’s records) will be selected.</li> <li>(c) The 10% cashback is uncapped and will be calculated based on the loan drawdown amount.</li> </ul>

Campaign Reward Categories	Campaign Reward Eligibility & Selection of Winners
	<p>(d) If the selected Daily Prize Winner has already made monthly repayments or fully repaid the loan, the cashback amount will still be based on the original drawdown amount.</p> <p>(e) A total of thirty-one (31) Daily Prize Winners will be selected during the Campaign Period.</p>
<p><b>Campaign Reward Category 2: Additional 10% Cashback on the Winning Loan Drawdown Amount</b></p>	<p><b>Campaign Reward Eligibility</b></p> <p>(a) The selected Daily Prize Winner must have received direct communication from GXBank during the Campaign Period regarding their eligibility for the additional 10% cashback on their loan drawdown.</p> <p>(b) The additional 10% cashback is uncapped and will be calculated based on the loan drawdown amount.</p> <p>(c) If the selected Daily Prize Winner has already made monthly repayments or fully repaid the loan, the additional 10% cashback amount will still be based on the original drawdown amount.</p>
<p><b>Selection of winners for Campaign Reward</b></p>	<p><b>Selection of winners for Campaign Reward</b></p> <p>(a) Each Daily Prize Winner will be contacted by GXBank via phone call from +603 7498 3188, the official GXBank hotline, for identity verification. To be eligible to receive the Campaign Reward Category 1 and Campaign Reward Category 2 (if applicable), the Daily Prize Winner must successfully answer a simple question about GXBank during the verification call.</p> <p>(b) If the Daily Prize Winner is uncontactable within seventy-two (72) hours from the first call attempt, the Campaign Reward for that day shall be forfeited and no replacement winner will be selected.</p> <p>(c) The Campaign Reward Category 1 and Campaign Reward Category 2 (if applicable) will be credited to the GX Account of the confirmed Daily Prize Winner within twenty-one (21) business days after the winner announcement following the conclusion of each week during the Campaign Period and the Daily Prize Winner's successful verification.</p>

**Table 1**

- 4.2 For the avoidance of doubt, each Daily Prize Winner is selected on a daily, individual and independent basis throughout the Campaign Period. Accordingly, an Eligible Customer who is selected as a Daily Prize Winner on any given day remains eligible to win the same Campaign Reward Category 1 and Campaign Reward Category 2 (if applicable) on subsequent days, provided that all applicable Eligibility and Qualifying Criteria are met.

4.3 Below in Table 2 are **illustrations of drawdown eligibility** for the Campaign Reward.

	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 <b>eligible</b> for <b>both Campaign Reward Category 1 and Campaign Reward Category 2</b>.</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 <b>eligible</b> for the <b>Campaign Reward Category 1 only</b>.</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 <b>not eligible</b> 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 <b>not eligible</b> for the Campaign Reward as the minimum tenure required is 12 months.</p>
5	<p>Drawdown E</p>	<p>Drawdown E is <b>not eligible</b> for the Campaign Reward as the drawdown was not the 200th drawdown of the</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 GXBank's records).</p>	<p>day as determined by GXBank's records.</p>
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 <b>eligible</b> for <b>Campaign Reward Category 1 and Campaign Reward Category 2 (if applicable)</b>. 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 <b>not eligible</b> for the Campaign Reward as it was performed before or after the Campaign Period.</p>

**Table 2**

- 4.4 If an Eligible Customer's GX Account or FlexiCredit line is suspended, frozen, closed or otherwise rendered ineligible for any reason (as applicable), whether due to a breach of these Terms and Conditions or GXBank's Terms and Conditions Governing Retail Banking Products and Services, suspected fraudulent activity, or any other circumstance, before the Campaign Reward is credited, GXBank reserves the right to forfeit the Campaign Reward. This includes, but is not limited to, situations where the Eligible Customer's GX Account or FlexiCredit line is found to be in violation of GXBank's policies or where GXBank deems the Eligible Customer's participation in the Campaign to be improper or invalid. GXBank also reserves the right to recover any rewards that have already been credited, where applicable, if it is determined that the Customer was not eligible for the Campaign Reward.
- 4.5 If GXBank subsequently finds that an Eligible Customer is not eligible for the Campaign Reward or if there was an error in the crediting or awarding of the Campaign Reward, GXBank reserves the right to refuse to credit, or to amend, correct, adjust or reclaim the Campaign Reward. This may include debiting the equivalent amount from the Eligible Customer's GX Account (including both the Main Account and any Savings Pockets). If the balance in the Eligible Customer's GX Account is insufficient to cover the amount of the Campaign Reward, the Eligible Customer must immediately reimburse GXBank for that amount upon demand.
- 4.6 GXBank reserves the right to (a) disqualify an Eligible Customer from participating in the Campaign, (b) refuse to credit or cancel the crediting of the Campaign Reward, or deduct/debit an amount equivalent to the Campaign Reward from the Eligible Customer's GX Account (including both the Main Account and any Savings Pockets), and/or (c) take any other necessary actions, including legal action, against an Eligible Customer if:

- 4.6.1 GXBank determines that the Eligible Customer has not complied with these Terms and Conditions or GXBank's Terms and Conditions Governing Retail Banking Products and Services;
- 4.6.2 the Eligible Customer is found or suspected of tampering with the Campaign or its processes, including any fraudulent activity involving deceit or cheating;
- 4.6.3 there is irregular or improper operation, use, or inactivity/dormancy of the Eligible Customer's GX Account or GX Card;
- 4.6.4 the Eligible Customer engages in fraudulent or dishonest actions, or conducts themselves in bad faith to gain an unfair advantage over GXBank, its partners, or service providers; and/or
- 4.6.5 any event occurs that gives GXBank the right to suspend or terminate any or all of its products or services, as outlined in GXBank's Terms and Conditions Governing Retail Banking Products and Services.

## **5. General Terms and Conditions**

- 5.1 By participating in this Campaign, you agree and consent to allow your personal data to be collected, processed and used by GXBank in accordance with GXBank's [Data Privacy Policy](#). In addition and without prejudice to the terms set out in GXBank's Data Privacy Policy, you agree and consent to your personal data or information being collected, processed and used by GXBank for:
  - (a) purposes of this Campaign; and
  - (b) marketing and promotional activities conducted by GXBank, including but not limited to any form of advertising or publicity media and materials such as audio and/ or visual recordings published through newspapers, television networks, radio stations or online and digital media and on the Internet. Marketing and promotion activities include without limitation the use and/ or publication of any details provided in and/or in connection to the entries, interviews material as well responses and related photographs. In this regard, you agree to cooperate and participate in all advertising and publicity activities of GXBank in relation to this Campaign.
- 5.2 Unless specifically mentioned in these Terms and Conditions, this Campaign is not valid with any other campaign of GXBank, and no other special, additional, preferential rates and/ or reward shall be given to you in addition to this Campaign.
- 5.3 The records of transactions maintained by GXBank and GXBank's decision in all matters (including but not limited to any dispute arising therefrom) relating to this Campaign shall be final, conclusive and binding on you. GXBank shall not be obliged to give any reason or entertain any correspondence with any person(s) or any party(ies) on any matter in relation to this Campaign.
- 5.4 To the fullest extent permitted by law and unless due to GXBank's gross negligence or wilful default, GXBank expressly excludes and disclaims any representations, warranties or endorsements, expressed or implied, written or oral, without limitation to those published in any mass media, marketing or advertising materials, including but not limited to, any warranty of quality, merchantability of fitness for a particular purpose.

- 5.5 By participating in this Campaign, you agree that GXBank shall not in any manner whatsoever be liable or held responsible if GXBank is unable to perform in whole or in part any of its obligations herein attributable directly or indirectly to the failure of any mechanical or electronic device, data processing system, transmission line, electrical failure, industrial dispute, war, strike, riot, pandemic or any act of God beyond GXBank's control or due to any factor in a nature of a force majeure which is beyond GXBank's reasonable control.
- 5.6 GXBank and its officers, employees, representatives and/ or agents (including without limitation, any third party service providers engaged by GXBank for purposes of this Campaign) shall not be responsible and shall not accept any liabilities of any nature and however arising or suffered by you or any third parties resulting directly or indirectly from this Campaign, unless due to GXBank's gross negligence or wilful misconduct specifically related to this Campaign.
- 5.7 GXBank shall not be responsible or held liable in respect of technical failures of any kind, intervention, interruptions and/or electronic or human errors in the administration and/or processing of a transaction performed via the GX App provided the same is not directly caused by GXBank.
- 5.8 GXBank shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by Visa International Incorporated, MasterCard Worldwide, merchant establishments, postal or telecommunication authorities or any other party which may result in you failing to be entitled to the rewards under this Campaign.
- 5.9 GXBank shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Campaign offered and published in any media, marketing or advertising material.
- 5.10 In the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity and the other materials relating to or in connection with this Campaign, these Terms and Conditions shall prevail.
- 5.11 GXBank reserves the right to cancel, withdraw, suspend, extend or terminate this Campaign prior to the expiry of the Campaign Period, wholly or in part, at any time, by providing prior notice to you by posting on GXBank's website at <https://gxbank.my/notices>, through the GX App, or any other manner as determined by GXBank from time to time. For the avoidance of doubt, cancellation, withdrawal, suspension, extension or termination by GXBank of this Campaign shall not entitle you to any claim or compensation against GXBank for any losses or damages suffered or incurred by you whether as a direct or indirect result of such cancellation, withdrawal, suspension, extension or termination.
- 5.12 GXBank reserves the right to add, delete, suspend or vary these Terms and Conditions from time to time, wholly or in part, by providing prior notice to you by posting on GXBank's website at <https://gxbank.my/notices>, through the GX App or any other manner as determined by GXBank from time to time.
- 5.13 By participating in this Campaign, you agree to access GXBank's website on a regular basis to view these Terms and Conditions (including any related notices by GXBank). You must seek clarification from GXBank's authorised representatives if you do not understand any of these Terms and Conditions.

- 5.14 These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and you agree to submit to the exclusive jurisdiction of the courts of Malaysia.
- 5.15 In the event of any inconsistency between the English version of these Terms and Conditions and other languages including but not limited to the Bahasa Malaysia version of these Terms and Conditions, the English version of these Terms and Conditions will prevail.
- 5.16 For information, enquiries and/ or support related to this Campaign, please contact us via the **chat** in the GX App. Alternatively, you may call our **GXBank Customer Support team** at **+603 7498 3188** or email us at [ask@gxbank.my](mailto:ask@gxbank.my).