

1%/10%/100% FLEXICREDIT DRAWDOWN CASHBACK CAMPAIGN TERMS AND CONDITIONS

1. General

- 1.1 The 1%/10%/100% FlexiCredit Drawdown Cashback Campaign (“**Campaign**”) is organised by GX Bank Berhad (“**GXBank**”) and will run from **3 March 2025** to **30 April 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 1%/10%/100% FlexiCredit 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 a savings account with GXBank (“**GX Account**”) and who have an active FlexiCredit limit (“**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;
 - (f) permanent and contract employees of GXBank are not eligible to participate or receive the Campaign Rewards under Reward Categories 2 and 3.
- 2.3 Notwithstanding any other provision in these Terms and Conditions, Eligible Customers acknowledge and agree that GXBank has set a maximum limit on the Campaign Reward(s) (“**Maximum Cap**”). GXBank reserves the right to terminate the Campaign and discontinue the Campaign Reward(s) once this Maximum Cap is reached. GXBank is not obligated to notify Eligible Customers when the Maximum Cap is reached.

3. Campaign Mechanics and Qualifying Criteria

3.1 This Campaign consists of the following three (3) reward categories:

| No. | Reward Category | Reward Category Description |
|-----|--------------------------|--|
| (a) | Reward Category 1 | 1% Cashback on Drawdowns |
| (b) | Reward Category 2 | 8x Weekly Prizes - 10% Cashback on Drawdowns |
| (c) | Reward Category 3 | 1x Grand Prize - 100% Cashback on a Drawdown |

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

| No. | Reward Category | Qualifying Criteria |
|-----|--|---|
| (a) | Reward Category 1 1% Cashback on Drawdowns | (i) maintain an active GX Account in good standing; (ii) make a minimum drawdown of RM1,000 from your FlexiCredit line; (iii) choose a minimum 12-month tenure for the drawdown; and (iv) successfully repay both the first and second monthly installments (payments must be made on or before the due dates). Payments toward Odd Day Interest (ODI) are not considered monthly installments and will not count towards the required repayments. Any late payment of either installment will disqualify Eligible Customers from receiving the Campaign Reward. |
| (b) | Reward Category 2 8x Weekly Prizes - 10% Cashback on Drawdowns | (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. |
| (c) | Reward Category 3 1x Grand Prize - 100% Cashback on a Drawdown | (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. |

3.3 By participating in this Campaign, an Eligible Customer accepts full responsibility for their use of FlexiCredit and their decision to obtain a loan. GXBank will not be held responsible for, nor will it accept any liability of any kind, arising directly or indirectly from this Campaign.

4. Campaign Reward

4.1 Eligible Customers who meet the Qualifying Criteria outlined in Clause 3.2 during the Campaign Period will be eligible to receive (in relation to Reward Category 1) and shall stand a chance to win (in relation to Reward Category 2 and Reward Category 3) the following Campaign Reward(s), subject to the Campaign Reward Eligibility requirements set out in **Table 1** below.

| Campaign Reward | Campaign Reward Eligibility & Selection of Winners |
|---|---|
| Reward Category 1: 1% Cashback on Drawdowns | |
| 1% Cashback on Drawdowns | <p>Campaign Reward Eligibility</p> <p>Eligible Customers who meet the Qualifying Criteria will be eligible to receive 1% cashback on all loan drawdowns made during the Campaign Period. The 1% cashback is calculated based on the drawdown amount and is capped at RM500 per Eligible Customer.</p> <hr/> <p>Crediting of Campaign Reward</p> <p>The Campaign Reward will be credited to the Eligible Customer's GX Account within seven (7) working days after the successful and timely repayment of the second monthly instalment.</p> |
| Reward Category 2: 8x Weekly Prizes - 10% Cashback on Drawdowns | |
| 8x Weekly Prize of 10% Cashback on the 1,000th Loan Drawdown of the Week | <p>Campaign Reward Eligibility</p> <p>(a) One (1) Eligible Customer will be selected each Campaign Week (as defined and set out in Clause 4.2 below) to receive a 10% cashback on their loan drawdown ("Weekly Prize Winner").</p> <p>(b) The Weekly Prize Winner will be the Eligible Customer who makes the 1,000th loan drawdown during each Campaign Week. In the event that there is no 1,000th loan drawdown in a particular week, the loan drawdown closest to the 1,000th will be selected as the winner.</p> <p>(c) The 10% cashback is uncapped and will be calculated based on the loan drawdown amount of the 1000th loan drawdown, and is in addition to the 1% cashback that the Eligible Customer may already have received for that drawdown under Reward Category 1. For example, if an Eligible Customer receives 1% cashback on a RM5,000 drawdown (under Reward Category 1), they will also receive an additional 10% cashback on the same RM5,000 drawdown for being the 1,000th drawdown of the week.</p> |

| Campaign Reward | Campaign Reward Eligibility & Selection of Winners |
|--|---|
| | <p>(d) If the selected winner has already made monthly repayments or fully settled the winning 1,000th loan drawdown, the 10% cashback will still be awarded based on the original drawdown amount.</p> <p>(e) A total of 8 Eligible Customers will be selected as Weekly Prize Winners during the Campaign Period.</p> <p>Selection of Campaign Reward Winners</p> <p>(a) Weekly 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% cashback is awarded.</p> <p>(b) If the Weekly Prize Winner is uncontactable within seventy-two (72) hours from the first call attempt after the winner announcement on GXBank's official channels, the Weekly Prize for that specific week will be forfeited.</p> <p>(c) The Campaign Reward will be credited to the Weekly Prize Winner's GX Account within seven (7) business days after the announcement following the conclusion of each Campaign Week.</p> |
| Reward Category 3: 1x Grand Prize - 100% Cashback on a Drawdown | |
| <p style="text-align: center;">1x Grand Prize of 100% Cashback on Most Recent Loan Drawdown</p> | <p>Campaign Reward Eligibility</p> <p>(a) One (1) Eligible Customer will be selected at the end of the Campaign Period for a chance to receive 100% cashback on their most recent loan drawdown amount ("Grand Prize Winner").</p> <p>(b) For every RM1,000 loan drawdown, an Eligible Customer earns 10 chances. The Grand Prize Winner will be selected at random based on the total number of chances accumulated. There is no cap on the number of chances an Eligible Customer can accumulate. If the selected Eligible Customer has already fully repaid their loan(s), they will still be eligible to receive the cashback.</p> <p>(c) The 100% cashback is uncapped and will be calculated based on the loan drawdown amount of the most recent loan drawn, and is in addition to the 1% cashback that the</p> |

| Campaign Reward | Campaign Reward Eligibility & Selection of Winners |
|-----------------|--|
| | <p data-bbox="660 282 1385 353">Eligible Customer may have already received under Reward Category 1 for the same drawdown.</p> <p data-bbox="612 387 1118 421">Selection of Campaign Reward Winners</p> <p data-bbox="612 443 1385 622">(a) The Grand Prize Winner 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 100% cashback is awarded.</p> <p data-bbox="612 674 1385 819">(b) If the Grand Prize Winner is uncontactable within seventy-two (72) hours from the first call attempt after the winner announcement on GXBank’s official channels, another Grand Prize Winner may be selected.</p> <p data-bbox="612 869 1385 1014">(c) The Campaign Reward will be credited to the Grand Prize Winner’s GX Account within seven (7) business days from the announcement date following the conclusion of the Campaign Period.</p> |

Table 1

4.2 In relation to Reward Category 2, one (1) Weekly Prize Winner will be selected for each Campaign Week (as defined in Table 2 below) during the Campaign Period.

| Campaign Week | Dates |
|---------------|-------------------------------|
| Week 1 | 3 March 2025 - 9 March 2025 |
| Week 2 | 10 March 2025 - 16 March 2025 |
| Week 3 | 17 March 2025 - 23 March 2025 |
| Week 4 | 24 March 2025 - 30 March 2025 |
| Week 5 | 31 March 2025 - 6 April 2025 |
| Week 6 | 7 April 2025 - 13 April 2025 |
| Week 7 | 14 April 2025 - 20 April 2025 |
| Week 8 | 21 April 2025 - 27 April 2025 |

Table 2

4.3 For the avoidance of doubt, in relation to Reward Category 2, each Campaign Week during the Campaign Period is considered separate. Therefore, any Eligible Customer selected as a

winner for Reward Category 2 in one week may still be eligible for the same Campaign Reward in subsequent Campaign Weeks.

- 4.4 In relation to all Reward Categories, if an Eligible Customer's GX Account is suspended, frozen, closed, or otherwise rendered ineligible for any reason, 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 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(s) or if there was an error in the crediting or awarding of the Campaign Reward(s), GXBank reserves the right to refuse to credit, or to amend, correct, adjust, or reclaim the Campaign Reward(s). 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(s), 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(s), or deduct/debit an amount equivalent to the Campaign Reward(s) 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.