

COMEBACK BOOSTER 3% CASHBACK CAMPAIGN TERMS AND CONDITIONS

(Effective date: 1 February 2026)

1. General

- 1.1 The Comeback Booster 3% Cashback Campaign (“**Campaign**”) is organised by GX Bank Berhad (“**GXBank**”) in collaboration with Payments Network Malaysia Sdn Bhd (“**PayNet**”) and will run from **1 February 2026** to **30 April 2026** (both dates inclusive) or upon reaching the Maximum Cap (as defined in Clause 2.3), whichever is earlier, or as otherwise determined by GXBank with prior notice (“**Campaign Period**”).
- 1.2 By participating in the Campaign, you agree to be bound by these Comeback Booster 3% Cashback Campaign Terms and Conditions (“**Terms and Conditions**”) and acknowledge that any decisions made by GXBank regarding the Campaign are final and binding. GXBank reserves the rights to amend or update these Terms and Conditions at any time with prior notice.
- 1.3 These Terms and Conditions shall be read in conjunction with GXBank’s [Terms and Conditions Governing Retail Banking Products and Services](#) and [Terms of Use](#).

2. Eligibility

- 2.1 The Campaign is open to all individual customers of GXBank (“**Eligible Customer**”, “**you**”, or “**your**”) who have and maintain (a) a savings account with GXBank (“**GX Account**”) in good standing and who have successfully fulfilled the funding requirement for GX Account verification, and (b) a GX debit card (“**GX Card**”).
- 2.2 The following individuals are not eligible to participate in the Campaign:
 - (a) customers whose GX Account or GX Card 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 have any legal proceedings instituted against them; and/or
 - (c) individuals under the age of eighteen (18) years.
- 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 total Campaign Reward payout for this Campaign (“**Maximum Cap**”). GXBank reserves the right to terminate the Campaign and discontinue the Campaign Reward 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 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) you must not have made any GX Card payment transactions in the three (3) months prior to the start date of the Campaign Period (1 February 2026);
- (b) you must not have made any DuitNow QR transactions in the three (3) months prior to start date of the Campaign Period (1 February 2026);
- (c) you must perform *local in-store transaction(s) using your physical GX Card and/or in-store DuitNow QR payment transaction(s) (“**Eligible Transaction**”) any date only within the Campaign Period.

*Note: Only transactions performed/routed through the MyDebit network will qualify as Eligible Transactions.

3.2 In relation to Clause 3.1(c), the following transactions are expressly excluded and will not qualify as an Eligible Transaction (collectively, the “**Excluded Transactions**”):

No.	Excluded Transactions
(a)	payment of new card issuance fees, annual card fees, card replacement fees and/or any other applicable card fees imposed from time to time;
(b)	ATM/cash withdrawal transactions;
(c)	e-wallet top-up transactions;
(d)	any transactions related to SSPN Prime/SSPN Plus savings;
(e)	payment of insurances and/or takaful;
(f)	payments for the following professional and commercial services: <ul style="list-style-type: none"> (i) manual cash disbursements; (ii) automated cash disbursements; (iii) merchandise and services at a financial institution; (iv) securities – brokers/dealers; (v) real estate agents and managers – rentals; (vi) payment transaction services to transfer funds to a Mastercard account;
(g)	payments for the following contracted services: <ul style="list-style-type: none"> (i) general contractors – residential and commercial; (ii) air conditioning, heating and plumbing contractors; (iii) electrical contractors; (iv) insulation, masonry, plastering, stonework and tile setting contractors; (v) carpentry contractors; (vi) roofing and siding, sheet metal work contractors; (vii) concrete work contractors; (viii) contractors, special trade contractors; (ix) miscellaneous publishing and printing;

No.	Excluded Transactions
	(x) sanitation, polishing and specialty cleaning preparations;
(h)	payments for the following government related payments: <ul style="list-style-type: none"> (i) courts costs (including alimony and child support); (ii) fines; (iii) bail and bond payments; (iv) tax payments; (v) government services; (vi) postal services (government only); (vii) intra-government purchases (government only);
(i)	payments to charity and/or social services organisations;
(j)	gambling, betting and gaming related transactions;
(k)	quasi cash merchant transactions (e.g. cryptocurrency, foreign currency, money order);
(l)	transactions that involve sending or transferring money to another person or account, which includes (but is not limited to) peer-to-peer payment apps, remittances sent overseas and bank transfers between accounts;
(m)	void transactions, reversals or refunds; and
(n)	such other transactions as GXBank may determine at its discretion.

4. Campaign Rewards

- 4.1 Eligible Customers who meet the Qualifying Criteria as outlined in **Clause 3.1** above during the Campaign Period will be eligible to receive the following Campaign Reward:

Campaign Reward	Campaign Reward Eligibility & Crediting
3% cashback on Eligible Transactions	Campaign Reward Eligibility <ul style="list-style-type: none"> (a) Cashback is capped at a maximum of RM25 per Eligible Customer throughout the Campaign Period. (b) The cashback amount for each Eligible Transaction will be calculated and rounded down to the nearest two (2) decimal places. Cashback will only be credited if the calculated amount for an Eligible Transaction is at least RM0.01.

	<p>Crediting of Campaign Reward</p> <p>(a) Cashback will be credited instantly to the Eligible Customer's GX Account upon the fulfilment of the Qualifying Criteria outlined in Clause 3.1. Where circumstances necessitate, the crediting of the Campaign Reward shall be completed within a period not exceeding two (2) weeks.</p>
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4.2 Below are illustrations of the eligibility for receiving the Campaign Reward:

Illustration	Campaign Reward Eligibility
<p><u>Scenario A</u></p> <p>The Eligible Customer made 2 in-store DuitNow QR payments during the Campaign Period.</p> <p>Transaction 1: RM50 Transaction 2: RM100</p>	<p>Eligible for 3% cashback.</p> <p>Cashback calculation: $RM50 \times 3\% = RM1.50$ $RM100 \times 3\% = RM3.00$</p> <p>The Eligible Customer will receive a total of RM4.50 cashback. (RM1.50 + RM3.00)</p>
<p><u>Scenario B</u></p> <p>The Eligible Customer made 1 local retail transaction using their physical GX Card and 2 in-store DuitNow QR payments during the Campaign Period.</p> <p>Transaction 1: RM500 Transaction 2: RM200 Transaction 3: RM200</p>	<p>Eligible for 3% cashback.</p> <p>Cashback calculation: $RM500 \times 3\% = RM15$ $RM200 \times 3\% = RM6$ $RM200 \times 3\% = RM6$</p> <p>The Eligible Customer will receive a total of RM25 cashback as the reward is capped at RM25 per Eligible Customer throughout the Campaign Period.</p>
<p><u>Scenario C</u></p> <p>The Eligible Customer performed the following within the Campaign Period.</p> <p>Transaction 1: Online shopping purchase of RM100 using GX Card Transaction 2: ATM cash withdrawal of RM500</p>	<p>Not eligible for 3% cashback.</p> <p>Online transactions and ATM withdrawals are Excluded Transactions. Cashback is only awarded for local in-store retail purchases using the physical GX Card and in-store DuitNow QR payment transactions.</p>

- 4.3 If there is a dispute, claim, or appeal in relation to the Campaign Reward, the Eligible Customer must provide proof of transaction within sixty (60) days from the date of transaction as requested by GXBank for further review. GXBank will then determine the customer's Campaign Reward entitlement at its discretion.
- 4.4 If an Eligible Transaction is reversed, voided, refunded or cancelled after the Campaign Reward have been credited to the Eligible Customer's GX Account, GXBank reserves the right to deduct/debit an amount equivalent to the Campaign Reward from the Eligible Customer's GX Account, which includes both the Main Account and any Savings Pockets without any prior notification to the Eligible Customer.
- 4.5 GXBank is not responsible for any failure or delay in the transmission of any transaction by any party, including the relevant merchant issuing the voucher(s), acquiring merchants, merchant establishments or any telecommunication provider, which may result in your inability to claim the rewards under the Campaign.
- 4.6 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.
- 4.7 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:
 - 4.7.1 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;
 - 4.7.2 the Eligible Customer is found or suspected of tampering with the Campaign or its processes, including any fraudulent activity involving deceit or cheating;
 - 4.7.3 there is irregular or improper operation or use of the Eligible Customer's GX Account or GX Card;
 - 4.7.4 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
 - 4.7.5 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 the Campaign, you consent to the collection, processing, and use of your personal data by GXBank in accordance with GXBank's [Data Privacy Policy](#). Additionally, you agree to the use of your personal data by GXBank for:
- (d) purposes related to the Campaign; and
 - (e) marketing and promotional activities conducted by GXBank, which may include various forms of advertising and publicity through media such as newspapers, television, radio, and online platforms. This may involve the use of details from your entries, interview materials, responses, and related photographs. You also agree to cooperate and participate in all advertising and publicity activities related to the Campaign.
- 5.2 Unless specifically stated in these Terms and Conditions, the Campaign cannot be combined with any other GXBank promotions, and no additional rewards will be offered.
- 5.3 The transaction records maintained by GXBank and its decisions regarding the Campaign are final and binding. GXBank is not obligated to provide reasons or engage in correspondence regarding any matters related to the Campaign.
- 5.4 To the fullest extent permitted by law, and unless due to GXBank's gross negligence or willful misconduct, GXBank expressly excludes and disclaims any representations or warranties (whether express or implied, written or oral) regarding the Campaign. This includes, but is not limited to, warranties of quality, fitness for a particular purpose, and those mentioned in mass media, marketing, or advertising materials.
- 5.5 By participating in the Campaign, you agree that GXBank shall not be liable or responsible if it is unable to fulfill any of its obligations, in whole or in part, due to circumstances beyond its control. This includes failures of mechanical or electronic devices, data processing systems, transmission lines, electrical issues, industrial disputes, war, strikes, riots, pandemics, acts of God, or any other force majeure events.
- 5.6 GXBank, along with its officers, employees, representatives, and agents (including any third-party service providers engaged for the Campaign), shall not be responsible for or accept any liability of any kind arising from the Campaign, whether directly or indirectly suffered by you or any third parties, except in cases of GXBank's gross negligence or willful misconduct specifically related to the Campaign.
- 5.7 GXBank shall not be responsible or liable for any technical failures, interruptions, or errors (whether electronic or human) in the administration or processing of transactions performed via the GXBank mobile application ("**GX App**").
- 5.8 GXBank shall not be responsible for any failure or delay in the transmission of sales transaction evidence by Visa International, MasterCard Worldwide, merchants, postal or telecommunication authorities, or any other party, which may result in your inability to claim the rewards under the Campaign.

- 5.9 GXBank shall not be liable for any misinterpretation or misrepresentation of facts regarding the Campaign by unauthorized third parties in any media, marketing, or advertising material.
- 5.10 In the event of any inconsistencies between these Terms and Conditions and any advertising, promotional, publicity, or other materials related to the Campaign, these Terms and Conditions shall prevail.
- 5.11 GXBank reserves the right to cancel, withdraw, suspend, extend, or terminate the Campaign, in whole or in part, at any time before the end of the Campaign Period. Prior notice will be given by posting on GXBank's website at gxbank.my/notices, through the GX App, or by any other method determined by GXBank. Any cancellation, withdrawal, suspension, extension, or termination of the Campaign by GXBank will not entitle you to any claims or compensation for losses or damages incurred as a direct or indirect result of these actions.
- 5.12 GXBank reserves the right to add, delete, suspend, or modify these Terms and Conditions, in whole or in part, at any time. Prior notice will be provided to you by posting on GXBank's website at gxbank.my/notices, through the GX App, or by any other method determined by GXBank.
- 5.13 Matters not explicitly covered by these Terms and Conditions will be determined by GXBank at its reasonable discretion.
- 5.14 You agree to regularly check GXBank's website for updates on the Campaign and these Terms and Conditions, including any notices from GXBank related to the Campaign. If you have any questions or need clarification about the Campaign or these Terms and Conditions, please contact GXBank's authorized representatives.
- 5.15 These Terms and Conditions are governed by and construed in accordance with the laws of Malaysia, and you agree to submit to the exclusive jurisdiction of the Malaysian courts.
- 5.16 In the event of any inconsistencies between the English version of these Terms and Conditions and versions in other languages (including Bahasa Malaysia), the English version shall prevail.
- 5.17 For inquiries or feedback regarding the Campaign, please contact us via the chat function in the GX App, call our Customer Support team at +603 7498 3188, or email us at ask@gxbank.my.