

Double Your Salary FlexiCredit Campaign - Frequently Asked Questions

1 September 2025

Question	Answer								
What is this campaign about?	The Double Your Salary FlexiCredit Campaign will run from 1 September 2025 to 31 October 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: 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. - The cash reward amount will be determined by GXBank based on the Eligible Customer's net income as derived and computed from the income verification documents (EPF statements/ business bank statements) uploaded during the FlexiCredit application process. Net salary amount determined by GXBank is final and no disputes will be entertained. Please note that the net income we recognize for your application may differ from your current net income. - Permanent 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 A cash reward equivalent to one (1) month's net salary for one (1) eligible FlexiCredit customer for every week during the Campaign Period.</p> <p>The campaign weeks are as follows:</p> <table border="1"> <thead> <tr> <th>Campaign Weeks</th><th>Duration</th></tr> </thead> <tbody> <tr> <td>Week 1</td><td>1 September 2025 - 7 September 2025</td></tr> <tr> <td>Week 2</td><td>8 September 2025 - 14 September 2025</td></tr> <tr> <td>Week 3</td><td>15 September 2025 - 21 September 2025</td></tr> </tbody> </table>	Campaign Weeks	Duration	Week 1	1 September 2025 - 7 September 2025	Week 2	8 September 2025 - 14 September 2025	Week 3	15 September 2025 - 21 September 2025
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Week 3	15 September 2025 - 21 September 2025								

Week 4	22 September 2025 - 28 September 2025
Week 5	29 September 2025 - 5 October 2025
Week 6	6 October 2025 - 12 October 2025
Week 7	13 October 2025 - 19 October 2025
Week 8	20 October 2025 - 26 October 2025
Week 9	27 October 2025 - 31 October 2025

The campaign reward is as follows:

Campaign Reward	Reward Description
Cash Reward Equivalent to 1 Month's Salary, awarded each week	<ul style="list-style-type: none"> 9x Weekly Cash Prizes of 1 month's net salary amount. Weekly winners will be selected randomly from the chance pool throughout the campaign period. Chances generated by eligible drawdowns remain in the chance pool until the end of the Campaign Period. Every RM1,000 of drawdowns performed during the Campaign Period grants customers 10x chances of winning. For example, a single drawdown of RM2,500 will grant 20 chances (RM2,000 / RM1,000 x 10). The remaining RM500 is not eligible for chances. The cash reward amount will be determined by GXBank based on the customer's net income as derived and computed from the income verification document uploaded during the FlexiCredit application process. The cash reward is capped at RM20,000 per weekly winner. <p>Note: Selected customers will receive double the number of chances to win the prize when they perform a drawdown. These customers will receive direct communication from GXBank on this and the selection criteria is at GXBank's sole discretion.</p>

Qualifying Criteria:

To qualify to earn chances for the the Campaign Reward, you must:

Campaign Reward	Qualifying Criteria to Earn Chances
9x Weekly Prizes -	(i) maintain an active GX Account in good standing;

	<table> <tr> <td data-bbox="483 141 767 580">Cash Reward of 1 Month's Worth of Salary</td><td data-bbox="767 141 1418 580"> <p>(ii) make a minimum drawdown of RM1,000 from your FlexiCredit line;</p> <p>(iii) choose a minimum 12-month tenure for the drawdown; and</p> <p>(iv) maintain your loan drawdown account as active throughout the Campaign Period (no early settlements, or full repayments of drawdowns or closure of FlexiCredit accounts).</p> </td></tr> </table>	Cash Reward of 1 Month's Worth of Salary	<p>(ii) make a minimum drawdown of RM1,000 from your FlexiCredit line;</p> <p>(iii) choose a minimum 12-month tenure for the drawdown; and</p> <p>(iv) maintain your loan drawdown account as active throughout the Campaign Period (no early settlements, or full repayments of drawdowns or closure of FlexiCredit accounts).</p>
Cash Reward of 1 Month's Worth of Salary	<p>(ii) make a minimum drawdown of RM1,000 from your FlexiCredit line;</p> <p>(iii) choose a minimum 12-month tenure for the drawdown; and</p> <p>(iv) maintain your loan drawdown account as active throughout the Campaign Period (no early settlements, or full repayments of drawdowns or closure of FlexiCredit accounts).</p>		

Illustration of drawdown eligibility for the Campaign Rewards:

No	Illustration	Campaign Reward Eligibility
1	Drawdown A <ul style="list-style-type: none">- The drawdown(s) amount to RM1,000, tenure selected is 12 months and is performed during the Campaign Period.- The Eligible Customer maintains their drawdown loan account(s) and FlexiCredit limit as active.- The Eligible Customer is selected as the Campaign Week winner.- The Eligible Customer picks up GXBank's call and answers a simple question about GXBank correctly.	<p>Drawdown A is eligible for the Campaign Reward.</p> <p>The Eligible Customer will receive a cash reward worth 1 month of their net monthly salary as per the EPF / business bank statement document uploaded.</p> <p>The Campaign Reward amount will be capped at RM20,000.</p>
2	Drawdown B <ul style="list-style-type: none">- Amounts to RM1,000, tenure selected is 12 months and is performed by the Eligible Customer during the Campaign Period.- The Eligible Customer maintains their drawdown loan account(s) and FlexiCredit limit as active.- The Eligible Customer is selected as the Campaign Week winner.- The Eligible Customer did not pick up GXBank's call or answered the question about GXBank incorrectly.	<p>Drawdown B is not eligible for the Campaign Reward as the Eligible Customer did not pick up the call from GXBank or answered the question about GXBank incorrectly.</p>
3	Drawdown C <ul style="list-style-type: none">- Amounts to RM1,000, and the tenure selected by the Eligible Customer is 6 months.	<p>Drawdown C is not eligible for any chances to win the Campaign Reward as the minimum tenure required is 12 months.</p>
4	Drawdown D <ul style="list-style-type: none">- Amounts to RM1,000, tenure selected by the Eligible Customer is 12 months and is	<p>Drawdown D is not eligible for the Campaign Reward as the Eligible Customer early settled / fully repaid their entire loan drawdown / closed their</p>

	<table><tr><td></td><td>performed during the Campaign Period. - The Eligible Customer early settles or fully repays the entire loan drawdown and / or closes their FlexiCredit account.</td><td>FlexiCredit account during the Campaign Period.</td></tr><tr><td>5</td><td>Drawdown E Amounts to RM1,000, tenure selected is 12 months and is performed by an Eligible Customer before the Campaign Period.</td><td>Drawdown E is not eligible for the Campaign Reward as it was performed before or after the Campaign Period.</td></tr></table>		performed during the Campaign Period. - The Eligible Customer early settles or fully repays the entire loan drawdown and / or closes their FlexiCredit account.	FlexiCredit account during the Campaign Period.	5	Drawdown E Amounts to RM1,000, tenure selected is 12 months and is performed by an Eligible Customer before the Campaign Period.	Drawdown E is not eligible for the Campaign Reward as it was performed before or after the Campaign Period.
	performed during the Campaign Period. - The Eligible Customer early settles or fully repays the entire loan drawdown and / or closes their FlexiCredit account.	FlexiCredit account during the Campaign Period.					
5	Drawdown E Amounts to RM1,000, tenure selected is 12 months and is performed by an Eligible Customer before the Campaign Period.	Drawdown E is not eligible for the Campaign Reward as it was performed before or after the Campaign Period.					
When will I receive the campaign rewards?	<p>Cash Reward of 1 Month's Worth of Salary</p> <ul style="list-style-type: none">a. The Weekly Prize Winner will be announced by GXBank on a weekly basis via GXBank's official channels, featuring the winner from the previous week.b. 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 cash reward is awarded.c. If the Weekly Prize Winner is uncontactable after 6 call attempts total made over seventy-two (72) hours from the first call attempt, or fails the verification process, the Campaign Reward for that week shall be forfeited and no replacement winner will be selected.d. The Campaign Reward will be credited to the Weekly Prize Winner's GX Account within twenty-one (21) business days after the winner announcement following the conclusion of each Campaign Week. <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?	You can find the full terms and conditions here: https://www.gxbank.my/campaign-tnc						
Who can I contact if I have further questions about this campaign?	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 .						