

## GXBank QR Merdeka Campaign - Frequently Asked Questions (FAQ)

Effective Date: 1 August 2026

| Question                                                                  | Answer                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                         |                                                                           |
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| What is this campaign about?                                              | The <b>GXBank QR Merdeka Campaign</b> is organised by GX Bank Berhad, and will run from <b>1 August 2026</b> to <b>30 September 2026</b> , or once the Campaign Reward has reached the Maximum Cap, whichever comes earlier, or such other duration as may be determined by GXBank at its sole discretion (" <b>Campaign Period</b> ").                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                         |                                                                           |
| Am I eligible to participate in this campaign?                            | <b>Campaign Eligibility:</b><br>The Campaign is open to all individual customers of GXBank (" <b>Eligible Customer</b> ", " <b>you</b> ", or " <b>your</b> ") who have and maintain a savings account with GXBank (" <b>GX Account</b> ") in good standing and who have successfully fulfilled the funding requirement for GX Account verification.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                         |                                                                           |
| What is the campaign reward and how can I earn it?                        | <b>Reward Category:</b> <table border="1"><tr><td><b>Campaign Rewards</b></td></tr><tr><td><b>RM6.90 cashback reward</b> on in-store DuitNow QR payment transactions</td></tr></table><br><b>Qualifying Criteria for Campaign Reward:</b><br>To receive Campaign Reward, you must: <ol style="list-style-type: none"><li>1. Have not have made any DuitNow QR payments (in-store) in the past 90 days using the GX App before the commencement of the Campaign Period</li><li>2. Perform at least five (5) in-store DuitNow QR payment transactions by scanning a merchant's DuitNow QR code (static or dynamic) using the GX App, and each of these transactions must be a minimum of RM10</li></ol><br><u>Important Note:</u><br>i) An Eligible Customer can only earn the cashback under Reward Category for up to <b>one (1) time during Campaign Period</b> . | <b>Campaign Rewards</b> | <b>RM6.90 cashback reward</b> on in-store DuitNow QR payment transactions |
| <b>Campaign Rewards</b>                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                         |                                                                           |
| <b>RM6.90 cashback reward</b> on in-store DuitNow QR payment transactions |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                         |                                                                           |

Illustration of Campaign Reward Eligibility:

**Illustration 1 - Customer A**

**Existing DNQR User (Not eligible)**

| Illustration                                                                                                                                                                   | Campaign Reward Eligibility                                                                                                                                                                                    |
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| Active User - active DuitNow QR payments (in-store) in the past ninety (90) days using the GX App                                                                              |                                                                                                                                                                                                                |
| Performed five (5) DuitNow QR payments, each above RM10<br><br>Transaction 1: RM50<br>Transaction 2: RM69<br>Transaction 3: RM20<br>Transaction 4: RM88<br>Transaction 5: RM10 | <b>Eligible for RM6.90 cashback</b><br><br>❌ Completed DNQR transactions within 90 days prior to the commencement of the Campaign Period<br>✅ Min. 5 DNQR payments.<br>✅ Min. transaction amount of RM10 each. |

**Illustration 2 - Customer B**

**Inactive DNQR User (All Criterias Met)**

| Illustration                                                                                                                                                                                                                  | Campaign Reward Eligibility                                                                                                                                                                                               |
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| Have not have made any DuitNow QR payments (in-store) in the past ninety (90) days using the GX App                                                                                                                           |                                                                                                                                                                                                                           |
| Performed five (5) DuitNow QR payments, each above RM10<br><br>Transaction 1: RM50<br>Transaction 2: RM5.50<br>Transaction 3: RM20<br>Transaction 4: RM88<br>Transaction 5: RM10<br>Transaction 6: RM8<br>Transaction 7: RM10 | <b>Eligible for RM6.90 cashback</b><br><br>✅ Did not complete any DNQR transactions within 90 days prior to the commencement of the Campaign Period<br>✅ Min. 5 DNQR payments.<br>✅ Min. transaction amount of RM10 each. |

**Illustration 3 - Customer C**

**Min. amount criteria not met - NOT Qualified for Cashback Reward**

| Illustration                                                                                                                                                                     | Campaign Reward Eligibility                                                                                                                                                                                                   |
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| Have not have made any DuitNow QR payments (in-store) in the past ninety (90) days using the GX App                                                                              |                                                                                                                                                                                                                               |
| Performed five (5) DuitNow QR payments, each above RM10<br><br>Transaction 1: RM50<br>Transaction 2: RM69<br>Transaction 3: RM20<br>Transaction 4: RM88<br>Transaction 5: RM7.50 | <b>NOT Eligible for RM6.90 cashback</b><br><br>✅ Did not complete any DNQR transactions within 90 days prior to the commencement of the Campaign Period<br>✅ Min. 5 DNQR payments.<br>❌ Min. transaction amount of RM10 each. |

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| What is the maximum amount of cashback I can enjoy?                | An eligible customer can enjoy up to a maximum of RM6.90 cashback within the Campaign Period.                                                                                                                                                                                                                         |
| When will I receive the campaign reward?                           | <p>The Campaign Reward will be <b>credited directly to your GX Account instantly</b>, after you have completed the Qualifying Criteria.</p> <p><u>Important Note:</u><br/>In exceptional cases, crediting of the Campaign Reward could take up to two (2) weeks after you have completed the Qualifying Criteria.</p> |
| Where can I find the full campaign terms and conditions?           | <p>You can find the full terms and conditions here:</p> <p><a href="https://www.gxbank.my/campaign-tnc">https://www.gxbank.my/campaign-tnc</a></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 <b>GXBank Customer Support</b> via the chat in the GX App. Alternatively, you may call us at +603 7498 3188 or email us at <a href="mailto:ask@gxbank.my">ask@gxbank.my</a>.</p>                            |