

## GX Raya Bonus Interest Campaign - Frequently Asked Questions (FAQ)

Effective 10 April 2024

Question	Answer						
<p>What is the GX Raya 2024 Bonus Interest Campaign?</p>	<p>The GX Raya Bonus Interest Campaign is organised by GX Bank Berhad and will run from <b>10 April 2024 to 9 May 2024</b>, or such other dates as may be determined by GXBank from time to time with prior notice to you.</p> <p>Eligible customers can earn an interest rate of <b>5% p.a. for the first RM5,000 end-of-day balances in each Savings Pocket</b>.</p>						
<p>How long does this Campaign last for?</p>	<p>This campaign runs from <b>10 April 2024 to 9 May 2024</b> (both dates inclusive).</p>						
<p>Who is eligible to participate in this Campaign?</p>	<p>This campaign is open to all new and existing customers of GXBank.</p> <p>To be eligible for this campaign, you will need to:</p> <ol style="list-style-type: none"> <li>1) Have a GX Account,</li> <li>2) Have created one (1) or more Savings Pockets, either before or during the Campaign Period, and</li> <li>3) Have fresh and/or existing funds in the Savings Pocket(s)</li> </ol>						
<p>How does this Campaign work?</p>	<p>Eligible customers will earn an interest rate of <b>5% p.a. for the first RM5,000 end-of-day balances in each Savings Pocket</b>. You may create up to ten (10) Savings Pockets per GX Account.</p> <p>For any subsequent amount in excess of the first RM5,000 end-of-day balances in each Savings Pocket, eligible customers continue to earn 3% p.a. on such additional amounts.</p> <p>Summarised as follows:</p> <table border="1" data-bbox="799 1397 1465 1697"> <thead> <tr> <th data-bbox="799 1397 1131 1480">End-of-Day Balance in each Savings Pocket</th> <th data-bbox="1131 1397 1465 1480">Applicable Interest Rate</th> </tr> </thead> <tbody> <tr> <td data-bbox="799 1480 1131 1632"> <p>First RM5,000 (RM0 – RM5,000)</p> </td> <td data-bbox="1131 1480 1465 1632"> <p>5% p.a.</p> <p><u>Breakdown of postings in Savings Pocket(s)</u> Interest earned (3% p.a.) Raya Interest earned (2% p.a.)</p> </td> </tr> <tr> <td data-bbox="799 1632 1131 1697"> <p>Any subsequent amount (&gt; RM,5000)</p> </td> <td data-bbox="1131 1632 1465 1697"> <p>3% p.a.</p> </td> </tr> </tbody> </table> <p><b>Note:</b></p> <ol style="list-style-type: none"> <li>1) The 5% p.a. consists of a Base interest rate of 3% p.a. and a Bonus interest rate of 2% p.a. You will see two (2) separate interest postings to each of your Savings Pockets.</li> <li>2) Main Account's end-of-day balances will NOT be entitled to the 5% p.a. interest rate during this Campaign Period.</li> </ol>	End-of-Day Balance in each Savings Pocket	Applicable Interest Rate	<p>First RM5,000 (RM0 – RM5,000)</p>	<p>5% p.a.</p> <p><u>Breakdown of postings in Savings Pocket(s)</u> Interest earned (3% p.a.) Raya Interest earned (2% p.a.)</p>	<p>Any subsequent amount (&gt; RM,5000)</p>	<p>3% p.a.</p>
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<p>Any subsequent amount (&gt; RM,5000)</p>	<p>3% p.a.</p>						

	<p>3) Once the Campaign Period has ended, Eligible Customers shall still be entitled to the base interest rate of 3% p.a. on the end-of-day balances of their Main Account and each Savings Pocket.</p>						
<p>How is interest calculated during this Campaign Period?</p>	<p>Below is an example on Interest calculation and posting for end-of-day balances in Main Account and each Savings Pocket.</p> <p>Total End-of-Day Balances (<b>10 April 2024</b>): <u>RM15,000</u></p> <table border="1" data-bbox="793 546 1469 1406"> <thead> <tr> <th data-bbox="793 546 1018 640">Main Account = RM1,000</th> <th data-bbox="1018 546 1243 640">Savings Pocket 1 = RM8,000</th> <th data-bbox="1243 546 1469 640">Savings Pocket 2 = RM6,000</th> </tr> </thead> <tbody> <tr> <td data-bbox="793 640 1018 1406"> Main Account  RM1,000 @3%  p.a.  =  RM1,000*  (3%/366) </td> <td data-bbox="1018 640 1243 1406"> Savings Pocket 1  <b>RM5,000 @5%  p.a.</b>    <u>Breakdown</u>  <b>Base Interest:</b>  <b>3% p.a.</b>  =  RM5,000*  (3%/366)  +  RM3,000*(3%/366)    <b>Bonus Interest:</b>  <b>2% p.a.</b>  =  RM5,000*  (5%/366)  -  RM5,000*  (3%/366) </td> <td data-bbox="1243 640 1469 1406"> Savings Pocket 2  <b>RM5,000 @5%  p.a.</b>    <u>Breakdown</u>  <b>Base Interest:</b>  <b>3% p.a.</b>  =  RM5,000*  (3%/366)  +  RM1,000*  (3%/366)    <b>Bonus Interest:</b>  <b>2% p.a.</b>  =  RM5,000*  (5%/366)  -  RM5,000*  (3%/366) </td> </tr> </tbody> </table> <p>For more examples on interest calculation, kindly refer to the full Campaign T&amp;Cs.</p>	Main Account = RM1,000	Savings Pocket 1 = RM8,000	Savings Pocket 2 = RM6,000	Main Account RM1,000 @3% p.a. = RM1,000* (3%/366)	Savings Pocket 1 <b>RM5,000 @5%  p.a.</b>  <u>Breakdown</u> <b>Base Interest:</b> <b>3% p.a.</b> = RM5,000* (3%/366) + RM3,000*(3%/366)  <b>Bonus Interest:</b> <b>2% p.a.</b> = RM5,000* (5%/366) - RM5,000* (3%/366)	Savings Pocket 2 <b>RM5,000 @5%  p.a.</b>  <u>Breakdown</u> <b>Base Interest:</b> <b>3% p.a.</b> = RM5,000* (3%/366) + RM1,000* (3%/366)  <b>Bonus Interest:</b> <b>2% p.a.</b> = RM5,000* (5%/366) - RM5,000* (3%/366)
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<p>Is there any capping on placements imposed by the Bank for this Campaign ?</p>	<p>The Campaign has a maximum capping of RM1,000,000,000.00 on the total placements received ("<b>Maximum Capping</b>") on a first come, first served basis.</p>						
<p>How can I participate in this Campaign?</p>	<p>During the Campaign Period, log on to your GX Account and tap on "Savings Pockets"</p> <p><b>Scenario 1:</b>  If you have not created your Savings Pockets, or would like to create more:  - Tap on "Create"  Then,  - Tap on "Add Money"</p> <p><b>Scenario 2:</b></p>						

	<p>If you have previously created Savings Pockets and would like to add more funds to your Savings Pockets:</p> <ul style="list-style-type: none"> <li>- Tap on "Add Money"</li> </ul>
<p>Where can I check for the Interest earned on Savings Pockets balances during the Campaign Period?</p>	<p>You can check for your interest postings in the "Pocket activity" and "Statements" of each Savings Pocket.</p>
<p>Is there a limit to how much interest I can earn?</p>	<p>The 5% p.a. daily interest for each Savings Pocket is capped at the first RM5,000 end-of-day balances.</p> <p>However, there is no limit for both Main Account and Savings Pockets' to earn the 3% p.a. on end-of-day balances.</p>
<p>When will the Interest be credited to my GX Account?</p>	<p>For each Savings Pocket, both Base (3% p.a.) and Bonus (2% p.a.) interest are calculated and credited based on your end-of-day balances.</p> <p>Interest earned will be posted to your respective Savings Pocket on the same day.</p>
<p>Where can I find the full terms and conditions for the GX Raya 2024 Bonus Interest Campaign?</p>	<p>You can find the full campaign terms and conditions here at <a href="https://www.gxbank.my/campaign-tnc">https://www.gxbank.my/campaign-tnc</a>.</p> <p>It contains detailed information regarding the campaign period, eligibility criteria, qualifying transactions, reward structure, reward issuance, and any additional terms specific to the campaign.</p> <p>Please read and understand the campaign terms and conditions for complete details and guidelines on participating in this campaign.</p>
<p>If I have any queries in connection with the Campaign, who may I speak to?</p>	<p>You may contact our support team via <b>In-App Chat</b>, <b>+603 7498 3188</b>, or at <a href="mailto:ask@gxbank.my">ask@gxbank.my</a>.</p>