

FlexiCredit Preferred Rate Campaign - Frequently Asked Questions

20 February 2025

Question	Answer
<p>What is this campaign about?</p>	<p>The FlexiCredit Preferred Rate Campaign will run from 20 February 2025 to 22 March 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").</p>
<p>Am I eligible to participate in this campaign?</p>	<p>Campaign Eligibility: To be eligible for this campaign, you must meet 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. - FlexiCredit customers who have accepted their approved credit limit but have not performed any drawdowns to date. <p>Important Note: 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.</p>
<p>What is the campaign pricing and how can I earn it?</p>	<p>Campaign Pricing A preferred interest rate for selected FlexiCredit customers during the Campaign Period.</p> <p>Qualifying Criteria: To qualify for the the Campaign Pricing, you must:</p> <ol style="list-style-type: none"> 1. have an existing savings account with GXBank ("GX Account") in good standing; and 2. be a FlexiCredit customer who has accepted their credit limit but have not made any drawdowns from their FlexiCredit limit to date; and 3. have received direct communication from GXBank during the Campaign Period regarding the preferred interest rate offer for FlexiCredit drawdowns made throughout the Campaign Period. <p>Note: The participation selection criteria are determined based on GXBank's internal assessment at its sole discretion and are proprietary to GXBank.</p>

Illustration of Campaign Pricing Eligibility on a customer level:

	Illustration	Campaign Pricing Eligibility
1	<p>Customer A</p> <ul style="list-style-type: none"> i. Performed a drawdown of RM10,000 during the campaign period ii. Received direct communication from GXBank regarding the preferred interest rate offer 	Customer A is eligible for the Campaign Pricing.
2	<p>Customer B</p> <ul style="list-style-type: none"> i. Performed a drawdown of RM10,000 during the campaign period ii. Did not receive direct communication from GXBank regarding the preferred interest rate offer. 	Customer B is not eligible for the Campaign Pricing because they did not receive direct communication from GXBank regarding the preferred interest rate offer.
3	<p>Customer C</p> <ul style="list-style-type: none"> i. Has an active FlexiCredit limit ii. Has made one or more drawdowns from their FlexiCredit limit. 	Customer C is not eligible for the Campaign Pricing because they have previously performed drawdowns from their FlexiCredit limit.
4	<p>Customer D</p> <ul style="list-style-type: none"> i. Applied for FlexiCredit and the application was rejected. 	Customer D is not eligible for the Campaign Pricing because the criteria of having an approved FlexiCredit application was not met.
5	<p>Customer E</p> <ul style="list-style-type: none"> i. Applied for FlexiCredit, application was approved but the offer expired. 	<p>Customer E is not eligible for the Campaign Pricing as the offer for FlexiCredit was not accepted within the stipulated validity period.</p> <p>Customers are required to have an existing, active FlexiCredit limit during the Campaign Period.</p>

Illustration of drawdowns eligible for the Campaign Pricing:

	Illustration	Campaign Pricing Eligibility
1	<p>Drawdown A</p> <ul style="list-style-type: none"> i. Amounts to RM10,000 and is performed during the Campaign Period. ii. The customer has received direct communication from GXBank during the Campaign Period regarding the preferred interest rate offer. 	<p>Drawdown A is eligible for the Campaign Pricing.</p> <p>The pricing for drawdown A will be the given Campaign Pricing until the tenure is completed or once the drawdown is fully settled.</p>
2	<p>Drawdown B</p> <ul style="list-style-type: none"> i. Amounts to RM10,000 and is performed before or after the 	Drawdown B is not eligible for the Campaign Pricing as it is performed before the campaign commenced or after the

	<table border="1"> <tr> <td data-bbox="504 85 539 318"></td> <td data-bbox="539 85 983 318"> <p>Campaign Period.</p> <p>ii. The customer has received direct communication from GXBank during the Campaign Period regarding the preferred interest rate offer.</p> </td> <td data-bbox="983 85 1406 318"> <p>campaign period was concluded.</p> <p>The pricing for drawdown B will be the original interest rate throughout the tenure and will not be revised to the Campaign Pricing.</p> </td> </tr> <tr> <td data-bbox="504 318 539 658">3</td> <td data-bbox="539 318 983 658"> <p>Drawdown C</p> <p>i. Amounts to RM10,000 and is performed during the Campaign Period.</p> <p>ii. The customer did not receive any direct communication from GXBank during the Campaign Period regarding the preferred interest rate offer.</p> </td> <td data-bbox="983 318 1406 658"> <p>Drawdown C will not be eligible for the Campaign Pricing.</p> <p>As the customer did not receive any communications from GXBank regarding the preferred interest rate offer. Interest allocated for Drawdown C will remain as their original interest rate.</p> </td> </tr> </table>		<p>Campaign Period.</p> <p>ii. The customer has received direct communication from GXBank during the Campaign Period regarding the preferred interest rate offer.</p>	<p>campaign period was concluded.</p> <p>The pricing for drawdown B will be the original interest rate throughout the tenure and will not be revised to the Campaign Pricing.</p>	3	<p>Drawdown C</p> <p>i. Amounts to RM10,000 and is performed during the Campaign Period.</p> <p>ii. The customer did not receive any direct communication from GXBank during the Campaign Period regarding the preferred interest rate offer.</p>	<p>Drawdown C will not be eligible for the Campaign Pricing.</p> <p>As the customer did not receive any communications from GXBank regarding the preferred interest rate offer. Interest allocated for Drawdown C will remain as their original interest rate.</p>
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3	<p>Drawdown C</p> <p>i. Amounts to RM10,000 and is performed during the Campaign Period.</p> <p>ii. The customer did not receive any direct communication from GXBank during the Campaign Period regarding the preferred interest rate offer.</p>	<p>Drawdown C will not be eligible for the Campaign Pricing.</p> <p>As the customer did not receive any communications from GXBank regarding the preferred interest rate offer. Interest allocated for Drawdown C will remain as their original interest rate.</p>					
<p>When will I receive the campaign pricing?</p>	<p>The Campaign Pricing will be applied to your FlexiCredit account at the start of the campaign period. Once the campaign period concludes, your pricing will automatically revert to your original interest rate.</p> <p>Note: The Campaign Pricing details will be communicated to eligible customers individually via push notifications and the GX in-app inbox.</p>						
<p>Where can I find the full campaign terms and conditions?</p>	<p>You can find the full terms and conditions here: https://www.gxbank.my/campaign-tnc</p>						
<p>Who can I contact if I have further questions about this campaign?</p>	<p>For more information, enquiries, feedback and/ or complaints relating to this Campaign, please contact GXBank Customer Support via the chat in the GX App. Alternatively, you may call us at +603 7498 3188 or email us at ask@gxbank.my.</p>						