

FLEXICREDIT RE-ENGAGE CAMPAIGN TERMS AND CONDITIONS

1. General

- 1.1 The GXBank FlexiCredit Re-Engage Campaign (“**Campaign**”) is organised by GX Bank Berhad (“**GXBank**”) and will run from **20 February 2026** to **20 March 2026** (both dates inclusive) or such other dates as may be determined by GXBank from time to time with notice to you (“**Campaign Period**”).
- 1.2 By participating in this Campaign, you agree to be bound by these FlexiCredit Re-Engage Campaign Terms and Conditions (“**Terms and Conditions**”) and agree that any decisions made by GXBank in respect of this Campaign shall be final and binding.
- 1.3 These Terms and Conditions shall be read together with GXBank’s [Terms and Conditions Governing Retail Banking Products and Services](#).

2. Eligibility

- 2.1 This Campaign is open to selected individual customers of GXBank who (collectively, “**Eligible Customer**”, “**you**” or “**your**”):
 - (a) have and maintain an active savings account with GXBank (“**GX Account**”), who have successfully fulfilled the funding requirement for GX Account verification with GXBank; and
 - (b) who have received a notification from GXBank to re-apply for FlexiCredit from 20 February 2026 onwards.
- 2.2 The following persons shall **not** be eligible to participate in this Campaign:
 - (a) individuals who have previously applied for and activated their FlexiCredit limit;
 - (b) individuals whose GX Account or FlexiCredit account is terminated, closed, suspended, deemed delinquent, in default or otherwise unsatisfactorily conducted as determined by GXBank at any point during the Campaign Period or at the time of fulfilment of the Campaign Reward;
 - (c) individuals who are mentally unsound, deceased, adjudicated bankrupt or involved in any ongoing legal proceedings;
 - (d) individuals under the age of 21 or above the age of 64;
 - (e) individuals who are unemployed, housewives/househusbands, students or retirees; and/or
 - (f) individuals with a monthly income of less than RM1,500; and
 - (g) permanent employees of GXBank.
- 2.3 Notwithstanding any other provision in these Terms and Conditions, GXBank has established a maximum limit on the total Campaign Reward payout for this Campaign (“**Maximum Cap**”). Once the Maximum Cap has been reached, GXBank reserves the right to immediately cease awarding any further Campaign Reward and/or terminate the Campaign without prior notice. GXBank shall not be under any obligation to notify Eligible Customers when the Maximum Cap has been reached.

3. 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 have an existing GX Account in good standing; and
- (b) you must apply for FlexiCredit, receive approval, and successfully activate your FlexiCredit limit via the GXBank mobile application (“**GX App**”).

3.2 By participating in this Campaign, each Eligible Customer acknowledges and accepts full responsibility for their use of the FlexiCredit Limit and their independent decision to perform a loan drawdown. GXBank makes no representation or warranty as to the suitability of the FlexiCredit product for any individual and shall not be liable for any loss, damage, costs or liability (whether direct, indirect, consequential or otherwise) arising from or in connection with the Eligible Customer’s participation in this Campaign or use of the FlexiCredit Limit.

4. Campaign Reward

4.1 Eligible Customers who meet the Qualifying Criteria outlined in Clause 3.1 above during the Campaign Period shall receive the following Campaign Reward, subject to the Campaign Reward Eligibility requirements set out in **Table 1** below.

Campaign Reward	Campaign Reward Eligibility & Selection of Winners
A one-off cashback reward of RM20 (“ Cashback ”) will be granted to Eligible Customers who activate their FlexiCredit limit.	<p>Campaign Reward Eligibility</p> <p>Each Eligible Customer is entitled to receive the Cashback only <u>once</u> during the Campaign Period.</p>
	<p>Crediting of the Campaign Reward</p> <p>The Cashback will be credited to an Eligible Customer’s GX Account within two (2) days after the Eligible Customer successfully activates the FlexiCredit limit offered to them.</p> <p>In exceptional cases, the crediting of the Cashback may take up to two (2) weeks.</p>

Table 1

4.2 Set out below are **illustrations of eligibility** for the Campaign Reward.

No.	Illustration	Campaign Reward Eligibility
1	<p>Customer A received a push notification and the “Re-Apply for FlexiCredit” mission in their Rewards page on 20 Feb 2026.</p> <p>Customer A applied for FlexiCredit, received approval, and successfully activated their limit on 22 Feb 2026.</p>	<p>Customer A is eligible for the Campaign Reward.</p> <p>The customer completed all required actions (Apply, Approval, and Activation of FlexiCredit limit) after they were notified and within the Campaign Period.</p>
2	<p>Customer B successfully applied for and activated their FlexiCredit limit on 18 Feb 2026.</p> <p>Customer B received the campaign notification and the “Re-Apply for FlexiCredit” mission on 20 Feb 2026.</p>	<p>Customer B is not eligible for the Campaign Reward.</p> <p>The FlexiCredit activation occurred before the commencement of this campaign.</p>
3	<p>Customer C received the push notification and “Re-Apply for FlexiCredit” mission on 20 Feb 2026.</p> <p>Customer C applied and got approved for FlexiCredit on 25 Feb 2026, but they did not</p>	<p>Customer C is not eligible for the Campaign Reward.</p> <p>To qualify for the RM20 reward, the customer must complete the full</p>

No.	Illustration	Campaign Reward Eligibility
	activate their FlexiCredit limit.	cycle: Application, Approval, and Activation within the Campaign Period.
4	<p>Customer D received the push notification and "Re-Apply for FlexiCredit" mission on 20 Feb 2026 and applied on 21 Feb 2026.</p> <p>However, Customer D's FlexiCredit application was rejected by GXBank.</p>	<p>Customer D is not eligible for the Campaign Reward.</p> <p>Eligibility of receiving the Campaign Reward is contingent upon successful approval and subsequently, activation of the FlexiCredit limit.</p>
5	<p>Customer E received the push notification and "Re-Apply for FlexiCredit" mission on 20 Feb 2026 and applied on 21 Feb 2026.</p> <p>However, they only complete the final activation step after the Campaign Period has concluded.</p>	<p>Customer E is not eligible for the Campaign Reward.</p> <p>All three steps (Application, Approval, and Activation of FlexiCredit) must be completed within the Campaign Period.</p>

- 4.3 If an Eligible Customer's GX Account or FlexiCredit Limit is suspended, frozen, closed or otherwise rendered ineligible for any reason (as applicable), whether due to a breach of these Terms and Conditions or GXBank's Terms and Conditions Governing Retail Banking Products and Services, suspected fraudulent activity, or any other circumstance, before the Campaign Reward is credited, GXBank reserves the right to forfeit the Campaign Reward. This includes, but is not limited to, situations where the Eligible Customer's GX Account or FlexiCredit Limit is found to be in violation of GXBank's policies or where GXBank deems the Eligible Customer's participation in the Campaign to be improper or invalid. GXBank also reserves the right to recover any Campaign Reward that has already been credited, where applicable, if it is determined that the Eligible Customer was not eligible for the Campaign Reward.
- 4.4 If GXBank subsequently finds that an Eligible Customer is not eligible/does not qualify 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/clawback 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. GXBank reserves the right to take any necessary action, including legal proceedings, to recover any such amount that is not reimbursed by the Eligible Customer.
- 4.5 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 clawback, 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:

- 4.5.1 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;
- 4.5.2 the Eligible Customer is found or suspected of tampering with the Campaign or its processes, including any fraudulent activity involving deceit or cheating;
- 4.5.3 there is irregular or improper operation, use, or inactivity/dormancy of the Eligible Customer's GX Account, FlexiCredit Limit or GX Card;
- 4.5.4 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
- 4.5.5 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 this Campaign, you agree and consent to allow your personal data to be collected, processed and used by GXBank in accordance with GXBank's [Data Privacy Policy](#). In addition and without prejudice to the terms set out in GXBank's Data Privacy Policy, you agree and consent to your personal data or information being collected, processed and used by GXBank for:
 - (a) purposes of this Campaign; and
 - (b) marketing and promotional activities conducted by GXBank, including but not limited to any form of advertising or publicity media and materials such as audio and/ or visual recordings published through newspapers, television networks, radio stations or online and digital media and on the Internet. Marketing and promotion activities include without limitation the use and/ or publication of any details provided in and/ or in connection to the entries, interviews material as well responses and related photographs. In this regard, you agree to cooperate and participate in all advertising and publicity activities of GXBank in relation to this Campaign.
- 5.2 Unless specifically mentioned in these Terms and Conditions, this Campaign is not valid with any other campaign of GXBank, and no other special, additional, preferential rates and/ or reward shall be given to you in addition to this Campaign.
- 5.3 The records of transactions maintained by GXBank and GXBank's decision in all matters (including but not limited to any dispute arising therefrom) relating to this Campaign shall be final, conclusive and binding on you. GXBank shall not be obliged to give any reason or entertain any correspondence with any person(s) or any party(ies) on any matter in relation to this Campaign.
- 5.4 To the fullest extent permitted by law and unless due to GXBank's gross negligence or wilful default, GXBank expressly excludes and disclaims any representations, warranties or endorsements, expressed or implied, written or oral, without limitation to those published in any mass media, marketing or advertising materials, including but not limited to, any warranty of quality, merchantability of fitness for a particular purpose.

- 5.5 By participating in this Campaign, you agree that GXBank shall not in any manner whatsoever be liable or held responsible if GXBank is unable to perform in whole or in part any of its obligations herein attributable directly or indirectly to the failure of any mechanical or electronic device, data processing system, transmission line, electrical failure, industrial dispute, war, strike, riot, pandemic or any act of God beyond GXBank's control or due to any factor in a nature of a force majeure which is beyond GXBank's reasonable control.
- 5.6 GXBank and its officers, employees, representatives and/ or agents (including without limitation, any third party service providers engaged by GXBank for purposes of this Campaign) shall not be responsible and shall not accept any liabilities of any nature and however arising or suffered by you or any third parties resulting directly or indirectly from this Campaign, unless due to GXBank's gross negligence or wilful misconduct specifically related to this Campaign.
- 5.7 GXBank shall not be responsible or held liable in respect of technical failures of any kind, intervention, interruptions and/or electronic or human errors in the administration and/or processing of a transaction performed via the GX App provided the same is not directly caused by GXBank.
- 5.8 GXBank shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by Visa International Incorporated, MasterCard Worldwide, merchant establishments, postal or telecommunication authorities or any other party which may result in you failing to be entitled to the rewards under this Campaign.
- 5.9 GXBank shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Campaign offered and published in any media, marketing or advertising material.
- 5.10 In the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity and the other materials relating to or in connection with this Campaign, these Terms and Conditions shall prevail.
- 5.11 GXBank reserves the right to cancel, withdraw, suspend, extend or terminate this Campaign prior to the expiry of the Campaign Period, wholly or in part, at any time, by providing prior notice to you by posting on GXBank's website at <https://gxbank.my/notices>, through the GX App, or any other manner as determined by GXBank from time to time. For the avoidance of doubt, cancellation, withdrawal, suspension, extension or termination by GXBank of this Campaign shall not entitle you to any claim or compensation against GXBank for any losses or damages suffered or incurred by you whether as a direct or indirect result of such cancellation, withdrawal, suspension, extension or termination.
- 5.12 GXBank reserves the right to add, delete, suspend or vary these Terms and Conditions from time to time, wholly or in part, by providing prior notice to you by posting on GXBank's website at <https://gxbank.my/notices>, through the GX App or any other manner as determined by GXBank from time to time.
- 5.13 By participating in this Campaign, you agree to access GXBank's website on a regular basis to view these Terms and Conditions (including any related notices by GXBank). You must seek clarification from GXBank's authorised representatives if you do not understand any of these Terms and Conditions.
- 5.14 These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and you agree to submit to the exclusive jurisdiction of the courts of Malaysia.

- 5.15 In the event of any inconsistency between the English version of these Terms and Conditions and other languages including but not limited to the Bahasa Malaysia version of these Terms and Conditions, the English version of these Terms and Conditions will prevail.
- 5.16 For information, enquiries and/ or support related to this Campaign, please contact us via the chat in the GX App. Alternatively, you may call our GXBank Customer Support team at +603 7498 3188 or email us at ask@gxbank.my.