FlexiCredit Win Gold Everyday (GXversary Edition) Campaign - Frequently Asked Questions
Effective Date: 1 November 2026

Question	Answer
What is this campaign about?	The **FlexiCredit Win Gold Everyday (GXversary Edition) Campaign** is organised by GX Bank Berhad, and will run from 1 November 2026 to 31 December 2026 (both dates inclusive), or such other duration as may be determined by GXBank with prior notice ("**Campaign Period**").
Am I eligible to participate in this campaign?	The Campaign is open to all individual customers of GXBank who have an approved and activated FlexiCredit limit/account ("**FlexiCredit Limit**") accessed via the GXBank mobile application ("**GX App**") or Touch 'n Go eWallet platform ("**TnGD**") ("**Eligible Customer**"). • **GX App Users:** Maintaining an active GXBank savings account ("**GX Account**") throughout the Campaign Period is required. • **TnGD Users:** Maintaining a GX Account is **not** required. The following individuals are <u>not eligible</u> to participate in the Campaign: (a) customers whose GX Account or FlexiCredit account has been terminated, frozen, closed, suspended, deemed delinquent or otherwise unsatisfactorily conducted as determined by GXBank during the Campaign Period; (b) customers who have committed or are suspected by GXBank of committing any fraudulent, unlawful or wrongful acts in relation to any of GXBank's products or services; (c) individuals who are mentally unsound, deceased, adjudicated bankrupt or have any legal proceedings instituted against them; (d) individuals under the age of 21 years or above the age of 64 years; (e) individuals who are unemployed, housewives/househusbands, students or retirees; (f) individuals with a monthly income of less than RM1,500; and/or (g) customers who are GXBank Full-Time Employees (FTE).
What is the campaign reward and how can I earn it?	This Campaign Reward consists of : (a) daily reward of a physical one (1) piece of one (1) gram gold coin, awarded to an Eligible Customer selected by GXBank on each day of the Campaign Period; (b) GXversary Gold Rush Reward Bundle, awarded to one (1) selected Customer from new drawdowns performed during each respective Promotional Period To accumulate Chances and qualify for a Campaign Reward, you must satisfy the criteria below: • **New Drawdown Volume:** Every RM1 drawn down during the campaign period = 2x Chances awarded. Chances are computed on a daily basis based on the new drawdown amounts. • **New Drawdown during "Gold Rush" Promotional Period:** Customers who perform a new drawdown during the Promotional Period outlined below may be selected by GXBank for the Gold Rush Reward Bundle:

Promotional Campaign	Promotional Period	Gold Rush Reward Bundle
GXversary November Gold Rush	5 November to 15 November 2026	1 piece of ten (10) gram gold bar and 1 piece of one (1) gram gold coin (Only 1 winner will be selected for the Gold Rush Reward Bundle during thePromotional Period)
GXversary December Gold Rush	5 December to 15 December 2026	1 piece of ten (10) gram gold bar and 2 pieces of one (1) gram gold coin (Only 1 winner will be selected for the Gold Rush Reward Bundle during this Promotional Period)

An Eligible Customer is permitted to participate in this Campaign multiple times throughout the Campaign Period (e.g., within the same week or across alternative weeks), provided that you maintain active balances that satisfy the extraction criteria at the time of the draw.

Selected Customers will be announced on GXBank's social media and website in the following week.

Illustration of Campaign Reward Eligibility:

Scenario	Campaign Reward Eligibility
Customer A made a drawdown of RM5,000 on 18 November 2026 and holds the balance active through the month.	**Eligible** - Allocated 10,000 Chances on 18 November. Remains in the active pool for daily draws.
Customer B made a drawdown RM10,000 on 3 November 2026, and holds the balance active. The customer was subsequently drawn as a daily winner on 10 November 2026.	**Eligible -** Allocated 20,000 Chances on 3 November, and won as daily winner on 10 November. Customer B is eligible to receive the campaign reward
Customer C makes a drawdown RM10,000 on 5 November 2026, is randomly drawn as a daily winner on 12 November, but fully settled the entire loan balance on 14 November 2026.	**Eligible -** Allocated 20,000 Chances on 5 November, and won as daily winner on 12 November. Customer C is eligible to receive the campaign reward.
Customer D makes a drawdown RM10,000 on 8 November 2026, but fully settled on 10 November 2026.	**Forfeited** - Allocated 20,000 Chances on 8 November, however, full settlement prior to the draw resulted in immediate disqualification
Customer E makes a drawdown on of RM1,000 on 8 November 2026, the customer was subsequently drawn as a Promotional Period winner.	**Eligible** - Allocated 2,000 Chances on 8 November,and won as Promotional Period Winner and eligible to receive the campaign reward
Customer F has an existing drawdown from September 2026 with an outstanding principal balance of RM5,000 on 1 November 2026. Makes no new drawdowns in November.	**Not Eligible –** Existing drawdowns performed prior to 1 November 2026 strictly do not earn Chances for this Campaign.

Is selected as the Gold Rush winner, selects showroom self-collection, but fails to collect the Gold Rush Reward Bundle at the selected Habib branch within the 2-month holding period.	**Forfeited** – Selected customers must collect the reward at the showroom within two (2) months from notification. Uncollected rewards upon holding period expiry are forfeited.
Customer H meets all drawdown criteria on 10 November 2026 but is confirmed to be an internal Full-Time Employee (FTE) or holds an account flagged under the bank's internal risk and security policies listed on the bank's active fraud registry.	**Not Eligible** - System filters and strictly excludes all internal bank staff and fraud-listed accounts from the active draw pool
Customer J meets all drawdown criteria on 10 November 2026 but did not pick up and answer call for verification.	**Not Eligible** - Selected customers must successfully answer standard verification and statutory validation questions correctly to receive the Campaign Reward

How will I be notified if I win a campaign reward?	Winner notification and data collection are conducted based on your access platform: • **GX App Users:** Selected Customers who participated through the GX App will receive a push notification and in-app inbox message via the GX App (and/or follow-up phone call from Customer Experience) to obtain delivery details or preferred Habib branch (as the case may be) and complete statutory verification and collect formal data privacy consent. • **Non-GX App Users:** Selected Customers who participated via Touch 'n Go eWallet and who do not hold the GX App will be contacted directly by GXBank's Customer Experience (CE) team via official phone call to perform identity verification and obtain the customer's email address. GXBank will subsequently send an official marketing email to the verified email address to collect fulfillment details (delivery address / preferred Habib branch) and formal data privacy consent.
When will I receive the campaign reward?	Fulfillment of the Campaign Reward will be executed based on the assigned fulfillment method below: • **One (1) Gram Gold Coin (Courier Delivery Only):** Physical courier delivery will be executed during the post-campaign window by no later than 31 January 2027 to the preferred delivery address provided in your in-app Data Collection Form. • **Gold Rush Reward Bundle (Showroom Self-Collection Only):** Winners will receive a notification between 1 December 2026 to 31 January 2027 once the reward is ready for pickup. Upon receiving notification, winners can proceed to collect their reward at their nominated Habib branch showroom. **Important Requirements:** *(i)* **Verification:** All selected winners must successfully answer standard verification and statutory validation questions via the GX App or Customer Experience (CE) phone call prior to prize release. *(ii)* **Holding Period & Identity Check:** For showroom self-collections, winners must collect the reward within two (2) months from the notification date. You must present your original physical NRIC in-person and sign Habib's acknowledgement form upon collection. Third-party proxy collection is strictly prohibited, and uncollected rewards upon expiry of the 2-month holding period will be forfeited.

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 GX App. Alternatively, you may call us at +603 7498 3188 or email us at ask@gxbank.my.