FLEXICREDIT “WIN GOLD EVERYDAY GXVERSARY EDITION” CAMPAIGN TERMS AND CONDITIONS

(Effective date: 1 November 2026)

1. General

1.1 The FlexiCredit "Win Gold Everyday GXversary Edition" Campaign (“**Campaign**”) is organised by GX Bank Berhad (“**GXBank**”) 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**”).

1.2 By participating in the Campaign, you agree to be bound by the FlexiCredit "Win Gold Everyday GXversary Edition" Campaign Terms and Conditions (“**Terms and Conditions**”) (which may be amended/updated from time to time) and acknowledge that any decisions made by GXBank regarding the Campaign are final and binding.

1.3 These Terms and Conditions shall be read in conjunction with GXBank’s Terms and Conditions Governing Retail Banking Products and Services and Terms of Use.

2. Qualifying Criteria

2.1 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**”, “**you**”, or “**your**”). For all customers participating via the GX App, maintaining an active GXBank savings account ("**GX Account**") throughout the Campaign Period is required. For those customers participating via FlexiCredit on TnGD, maintaining a GX Account is not required.

2.2 The following individuals are not eligible 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).

2.3 Approval of a FlexiCredit application is subject to GXBank’s internal credit assessment and relevant product terms.

3. Campaign Mechanics

3.1 This Campaign 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 as specified under Clause 3.3(b) below (comprising one (1) piece of ten (10) gram gold bar and one (1) or two (2) pieces of one (1) gram gold coin(s), collectively referred to as the "**Gold Rush Reward Bundle**"), awarded to one (1) Eligible Customer selected by GXBank from new drawdowns performed during each respective Promotional Period;

(collectively referred to as "**Campaign Reward**").

3.2 The Campaign operates via an automated tracking of Eligible Customer's new drawdown behavior to systematically allocate chances ("**Chances**").

3.3 To accumulate Chances and qualify for a Campaign Reward, you must satisfy the criteria below:

(a) **New Drawdown Volume:** Every RM1 drawdown via your FlexiCredit account (via the GXBank App or FlexiCredit on Touch 'n Go eWallet) during the Campaign Period = 2x Chances awarded. For the avoidance of doubt, historical outstanding principal balances from drawdowns executed prior to 1 November 2026 shall strictly be excluded and will not earn Chances for this Campaign.

(b) **New Drawdown during "GXversary Gold Rush"** ("**Promotional Period**"): Customers who perform a new drawdown during the Promotional Period as 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 this Gold Rush Reward Bundle during the Promotional 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 this Gold Rush Reward Bundle during the Promotional Period)

(c) For the avoidance of doubt, an eligible drawdown performed during the Promotional Period stands a chance to win both daily and the GXversary Gold Rush Reward.

3.4 Chances are recomputed on a daily basis based on the new drawdown amount for drawdowns made during the Campaign Period. Drawdowns performed prior to 1 November

2026 are strictly excluded from Chance computations. Fractional decimal amounts are rounded up to the next whole number.

3.5 Only one (1) Eligible Customer will be selected from the active eligibility pool on a daily basis for the standard selection (individually "**Selected Customer**" and collectively, the "**Selected Customers**") and all Selected Customers will be announced on GXBank's social media and website in the following week.

3.6 For the purpose of this Campaign, the selection of Selected Customer is done via the following methods:

(a) **Daily Standard Selection**: Refers to the daily random selection from the general pool of all active Eligible Customer holding valid Chances accumulated via New Drawdown during Campaign Period on that calendar day to win one (1) Campaign Reward;

(b) **GXversary Gold Rush Selection within Promotional Period:** Refers to an additional, concurrent selection conducted during the Promotional Period. Only Chances accumulated from New Drawdown executed strictly within the said Promotional Period will be eligible for this selection pool. One (1) Selected Customer will be randomly selected from this pool to receive the Gold Rush Reward Bundle.

3.7 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 active balance is maintained and satisfies the qualifying criteria at the time of the draw.

3.8 Customers will not be eligible for any Campaign Reward if the drawdown performed through FlexiCredit account has been fully paid-off at the time the selection for Selected Customer is made by GXBank or if the customer has defaulted in any repayment or any repayments are not made in a timely manner.

4. Campaign Reward

4.1 Eligible Customers who fulfill all Campaign conditions as set out under Clause 3 above will be eligible to receive **one (1)** of the following Campaign Rewards:

Campaign Reward	Campaign Reward Eligibility	Fulfillment Method
One (1) gram gold coin	Selected Customers are randomly picked daily and the list of all Selected Customers will be announced weekly via social media and GXBank's website.	The actual fulfillment and courier delivery of the physical gold coin will be executed entirely within the post-campaign window by no later than 31 January 2027. Delivery will be made to the address provided in the Data Collection Form.

Gold Rush Reward Bundle	Selected Customers are randomly picked from the GXversary Gold Rush pool (GXversary November Gold Rush : 5–15 November 2026; GXversary December Gold Rush: 5–15 December 2026) and announced via social media and GXBank's website	Showroom Self-Collection at a selected Habib branch. The entire Gold Rush Reward Bundle (including both the 10g gold bar and 1g gold coins) must be self-collected by the Selected Customer upon notification within two (2) months after notifications are sent.

4.2 Notwithstanding any other provision in these Terms and Conditions, Eligible Customers acknowledge and agree that GXBank has set a maximum limit on the availability of the Campaign Reward ("**Maximum Cap**"). GXBank reserves the right to terminate the Campaign and discontinue the Campaign Reward once the Maximum Cap is reached. GXBank is not obligated to notify any Eligible Customers when the Maximum Cap is reached.

4.3 All selected Customers who participated through the GX App will receive a push notification via the GX App or contacted by GXBank's Customer Experience (CE) team via official phone number to collect delivery addresses or preferred Habib branch for self-collection (as the case may be) and formal data privacy consent. Selected Customers must successfully answer standard verification and statutory validation questions correctly via the in-app prompt and/or phone call prior to physical delivery or collection release.

4.4 Selected Customers who participated via Touch 'n Go eWallet will be contacted by GXBank's Customer Experience (CE) team via official phone number to perform identity verification and obtain the customer's email address. GXBank will subsequently issue an official marketing email to the verified email address to securely obtain delivery address or preferred Habib branch for self-collection (as the case may be) and formal data privacy consent.

4.5 Failure to respond or answer verification questions correctly will result in forfeiture of the Campaign Reward.

4.6 Below are illustrations of the eligibility for receiving the Campaign Reward.

Illustration		Campaign Reward Eligibility
Customer A	Made a drawdown of RM5,000 on 18 November 2026 and holds the balance active throughout the month.	**Eligible** - Allocated 10,000 Chances on 18 November. Remains in the active pool for daily draws.
Customer B	Made a drawdown of 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

Illustration		Campaign Reward Eligibility
		eligible to receive the campaign reward
Customer C	Made a drawdown of 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	Made a drawdown of 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	Made a drawdown 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.
Customer G	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 a Bank full-time employee or holds an account flagged under the bank's internal risk and security policies.	**Not Eligible** - System filters and strictly excludes all internal bank staff and fraud-listed accounts from the active draw pool.
Customer I	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

Illustration		Campaign Reward Eligibility
		correctly to receive the Campaign Reward

4.7 Fulfillment methods as below:

(a) **Courier Delivery (Applicable to 1g Gold Coin Only):** The actual fulfillment and courier delivery of the physical one (1) gram gold coin will be executed during the post-campaign window, by no later than 31 January 2027. Delivery will be made to the preferred address provided by the Selected Customer in the in-app Data Collection Form.

(b) **Showroom Self-Collection (Applicable to Gold Rush Reward Bundle Only):** Selected Customers who selected their preferred showroom self-collection in the Data Collection Form must pick up their Campaign Reward at their selected Habib branch showroom subject to the following terms:

(i) Holding Period: The Selected Customer must collect the Campaign Reward within a holding period of two (2) months from the date of notification.

(ii) Verification & Identity Checks: Please note that the winner's name and NRIC number will be shared with Habib, for verification purposes. Showroom staff will verify the Selected Customer's identity against the customer list provided by GXBank. The Selected Customer must be in-person to present their original physical Identification Card (NRIC) and sign a Habib acknowledgement form prior to the release of the Campaign Reward. Third-party or proxy collection is strictly prohibited.

(iii) Uncollected Campaign Rewards: Any Campaign Reward uncollected upon expiry of the holding period will be forfeited.

4.8 The Campaign Reward is non-transferable and cannot be redeemed or exchanged for any other form of credit or cash.

4.9 If an Eligible Customer's GX Account or FlexiCredit facility is suspended, frozen, closed, terminated or otherwise rendered ineligible for any reason, 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 delivered, GXBank reserves the right to forfeit the Campaign Reward. This includes, but is not limited to, situations where the Eligible Customer's GX Account 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.

4.10 If GXBank subsequently finds that an Eligible Customer is not eligible for the Campaign Reward or if there was an error in the delivery or awarding of the Campaign Reward, GXBank reserves the right to refuse to award, deliver, or to reclaim the Campaign Reward. This may include debiting the equivalent monetary amount of the Campaign Reward from the Eligible Customer's GX Account (including both the Main Account and any Savings Pockets). For the avoidance of doubt, the monetary amount of the Campaign Reward shall be calculated based on the equivalent value at which the physical gold bar was purchased by GXBank. 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 the outstanding amount upon demand. Failure to reimburse the said amount shall entitle GXBank to initiate legal proceedings against an Eligible Customer to recover the outstanding amount, and all additional costs incurred in connection therewith shall be borne by the Eligible Customer.

4.11 GXBank reserves the right to (a) disqualify an Eligible Customer from participating in the Campaign, (b) refuse to award or cancel the delivery of the Campaign Reward, or deduct/debit 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:

4.11.1 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;

4.11.2 the Eligible Customer is found or suspected of tampering with the Campaign or its processes, including any fraudulent activity involving deceit or cheating;

4.11.3 there is irregular or improper operation or use of the Eligible Customer's GX Account or GX Card;

4.11.4 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

4.11.5 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 the Campaign, you consent to the collection, processing, and use of your personal data by GXBank in accordance with GXBank's Data Privacy Policy. Additionally, you agree to the use of your personal data by GXBank for:

(a) purposes related to the Campaign; and
(b) marketing and promotional activities conducted by GXBank, which may include various forms of advertising and publicity through media such as newspapers, television, radio, and online platforms. This may involve the use of details from your entries, interview materials, responses, and related photographs. You also agree to cooperate and participate in all advertising and publicity activities related to the Campaign.

5.2 Unless specifically stated in these Terms and Conditions, the Campaign cannot be combined with any other GXBank promotions, and no additional rewards will be offered.

5.3 The transaction records maintained by GXBank and its decisions regarding the Campaign are final and binding. GXBank is not obligated to provide reasons or engage in correspondence regarding any matters related to the Campaign.

5.4 To the fullest extent permitted by law, and unless due to GXBank's gross negligence or willful misconduct, GXBank expressly excludes and disclaims any representations or warranties (whether express or implied, written or oral) regarding the Campaign. This includes, but is not limited to, warranties of quality, fitness for a particular purpose, and those mentioned in mass media, marketing, or advertising materials.

5.5 By participating in the Campaign, you agree that GXBank shall not be liable or responsible if it is unable to fulfill any of its obligations, in whole or in part, due to circumstances beyond its control. This includes failures of mechanical or electronic devices, data processing systems, transmission lines, electrical issues, industrial disputes, war, strikes, riots, pandemics, acts of God, or any other force majeure events.

5.6 GXBank, along with its officers, employees, representatives, and agents (including any third-party service providers engaged for the Campaign), shall not be responsible for or accept any liability of any kind arising from the Campaign, whether directly or indirectly suffered by you or any third parties, except in cases of GXBank's gross negligence or willful misconduct specifically related to the Campaign.

5.7 GXBank shall not be responsible or liable for any technical failures, interruptions, or errors (whether electronic or human) in the administration or processing of transactions performed via the GXBank mobile application ("**GX App**").

5.8 GXBank shall not be liable for any misinterpretation or misrepresentation of facts regarding the Campaign by unauthorized third parties in any media, marketing, or advertising material.

5.9 In the event of any inconsistencies between these Terms and Conditions and any advertising, promotional, publicity, or other materials related to the Campaign, these Terms and Conditions shall prevail.

5.10 GXBank reserves the right to cancel, withdraw, suspend, extend, or terminate the Campaign, in whole or in part, at any time before the end of the Campaign Period. Prior notice will be given by posting on GXBank's website at gxbank.my/notices, through the GX App, or by any other method determined by GXBank. Any cancellation, withdrawal, suspension, extension, or termination of the Campaign by GXBank will not entitle you to any claims or compensation for losses or damages incurred as a direct or indirect result of these actions.

5.11 GXBank reserves the right to add, delete, suspend, or modify these Terms and Conditions, in whole or in part, at any time. Prior notice will be provided to you by posting on GXBank's website at gxbank.my/notices, through the GX App, or by any other method determined by GXBank.

5.12 You agree to regularly check GXBank's website for updates on the Campaign and these Terms and Conditions, including any notices from GXBank related to the Campaign. If you have any

questions or need clarification about the Campaign or these Terms and Conditions, please contact GXBank's authorized representatives.

5.13 These Terms and Conditions are governed by and construed in accordance with the laws of Malaysia, and you agree to submit to the exclusive jurisdiction of the Malaysian courts.

5.14 In the event of any inconsistencies between the English version of these Terms and Conditions and versions in other languages (including Bahasa Malaysia), the English version shall prevail.

5.15 For information, enquiries and/or support related to this Campaign, please contact us via the chat function in the GX App. Alternatively, you may call our Customer Support team at +603 7498 3188, or email us at ask@gxbank.my.