

FlexiCredit "Win Gold Everyday Merdeka Edition" Campaign - Frequently Asked Questions

Effective Date: 1 August 2026

Question	Answer
What is this campaign about?	The FlexiCredit "Win Gold Everyday Merdeka Edition" Campaign is organised by GX Bank Berhad, and will run from 1 August 2026 to 30 September 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 exclusively to all GXBank customers who hold an active FlexiCredit account/limit. 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) special gold rush reward of three (3) pieces of one (1) gram gold coin, awarded to each Eligible Customer selected by GXBank on each day of the 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. • Existing Drawdown Balance: Every RM1 of an active outstanding principal balance maintained from drawdowns executed prior to 1 August 2026 in your FlexiCredit account = 1x chance awarded. Chances are recomputed on a daily basis based on the customer's active outstanding principal balance of that given day. Interest charges are strictly excluded from chance computations, and fractional decimal amounts are rounded up to the next whole number. For the avoidance of doubt, any drawdown performed via your FlexiCredit account prior to the Campaign Period which has been fully paid off will not be taken into account by GXBank. • New Drawdown during "Gold Rush" ("Promotional Period"): In commemoration of Merdeka and Malaysia Day, customers who perform a new drawdown during the Promotional Period outlined below may be

selected by GXBank for the Gold Rush Reward:

Promotional Campaign	Promotional Period	Gold Rush Reward
Merdeka	29 to 31 August 2026	3 pieces of one (1) gram gold coin for each winner <i>(1 winner will be selected per calendar day; 3 winners in total for this Promotional Period)</i>
Malaysia Day	14 to 16 September 2026	3 pieces of one (1) gram gold coin for each winner <i>(1 winner will be selected per calendar day; 3 winners in total for this Promotional Period)</i>

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 15 August 2026 and holds the balance active through the month.	Eligible - Allocated 10,000 Chances on 15 August. Remains in the active pool for daily draws.
Customer B holds RM1,000 in principle outstanding from drawdown that was done on 20 June 2026 and holds the balance active through the month.	Eligible - Allocated 1,000 Chances daily on 1 August. Remains in the active pool for daily draws.
Customer C has an existing active drawdown from June 2026 with an outstanding principal balance of RM3,450.50 on 1 August 2026.	Eligible - Fractional decimal is rounded up. Allocated 3,451 Chances on 1 August 2026. Remains in the active pool for daily draws.
Customer D made a drawdown RM10,000 on 3 August 2026, and holds the balance active. The customer was subsequently drawn as a daily winner on 10 August 2026.	Eligible - Allocated 20,000 Chances on 3 August, and won as daily winner on 10 August. Customer D is eligible to receive the campaign reward
Customer E makes a drawdown RM10,000 on 5 August 2026, is randomly drawn as a daily winner on 12 August, but fully settles the entire loan balance on 14 August.	Eligible - Allocated 20,000 Chances on 5 August, and won as daily winner on 12 August. Customer E is eligible to receive the campaign reward.
Customer F makes a drawdown RM10,000 on 8 August 2026, but fully settles on 10 August 2026	Forfeited - Allocated 20,000 Chances on 8 August, however, full settlement prior to the draw resulted in immediate disqualification

	Customer G makes a drawdown on of RM1,000 on 31 August 2026, the customer was subsequently drawn as a Promotional Period winner	Eligible - Allocated 2,000 Chances on 31 August, and won as Promotional Period Winner and eligible to receive the campaign reward
	Customer H meets all drawdown criteria on 10 August 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 August 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

When will I receive the campaign reward?	The actual fulfillment and secure courier delivery of the physical gold coin will be executed from 1 September 2026 to 31 October 2026. Please note that our Customer Experience (CE) team will contact winners via phone for identity verification and to collect delivery consent. All winners must answer these basic validation questions correctly before the physical prize can be delivered.
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.