

FLEXICREDIT "WIN GOLD EVERYDAY MERDEKA EDITION" CAMPAIGN TERMS AND CONDITIONS

(Effective date: 1 August 2026)

1. General

- 1.1 The FlexiCredit "Win Gold Everyday Merdeka Edition" Campaign ("**Campaign**") is organised by GX Bank Berhad ("**GXBank**") 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**").
- 1.2 By participating in the Campaign, you agree to be bound by the FlexiCredit "Win Gold Everyday" 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 opened and maintained an active savings account with GXBank ("**GX Account**"), successfully fulfilled the funding requirement for GX Account verification, and who have an approved and activated FlexiCredit limit/account ("**FlexiCredit Limit**") with GXBank ("**Eligible Customer**", "**you**", or "**your**").
- 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) 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 as set out in Clause 3.3 below.

(collectively referred to as “**Campaign Reward**”).

- 3.2 The Campaign operates via an automated tracking of Eligible Customer’s drawdown behavior and active outstanding balance 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 during the Campaign Period = 2x Chances awarded.
- (b) **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. 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.
- (c) **New Drawdown during “Gold Rush” (“Promotional Period”):** In commemoration of Merdeka and Malaysia Day, customers who perform a new drawdown during the Promotional Period as outlined below may be selected by GXBank for the following Campaign Reward (“**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 (1 winner will be selected per calendar day; 3 winners in total for this Promotional Period)
Malaysia Day	14 to 16 September 2026	3 pieces of one (1) gram gold coin for each winner (1 winner will be selected per calendar day; 3 winners in total for this Promotional Period)

- (d) For the avoidance of doubt, GXBank will select two (2) winners being one (1) standard daily winner and one (1) Gold Rush Reward winner during the Promotional Period. A customer who makes an eligible drawdown during this period and who satisfies the qualifying criteria in Clause 2 above stands a chance to win both daily and gold rush rewards.

- 3.4 Chances are recomputed on a daily basis based on the Customer's outstanding principal balance in the FlexiCredit account of that calendar day (for drawdowns made before the Campaign Period) and based on new drawdown amount (for drawdowns made during the Campaign Period).
- 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 and/or Existing Drawdown Balance) on that calendar day to win one (1) Campaign Reward;
 - (b) **Daily 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 on each calendar day of the said Promotional Period to receive three (3) pieces of Campaign Reward.
- 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
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 from 1 September 2026 to 31 October 2026. Delivery will be made to the address provided in the Data Collection Form.
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- 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 winners will receive a push notification and in-app inbox message via the GX App to natively collect delivery addresses and formal data privacy consent. Selected winners must successfully answer standard verification and statutory validation questions correctly via the in-app prompt and/or phone call prior to physical delivery release.
- 4.4 Below are illustrations of the eligibility for receiving the Campaign Reward.

Illustration		Campaign Reward Eligibility
Customer A	Made a drawdown of RM5,000 on 15 August 2026 and holds the balance active throughout 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 performed on 20 July 2026 and holds the balance active throughout the month.	Eligible - Allocated 1,000 Chances 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 active Chances daily starting 1 August 2026
Customer D	Made a drawdown of 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	Made a drawdown of 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.

Illustration		Campaign Reward Eligibility
Customer F	Made a drawdown of 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	Made a drawdown 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 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 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

- 4.5 The Campaign Reward will be delivered to the Eligible Customer's preferred address. The Campaign Reward is non-transferable and cannot be redeemed or exchanged for any other form of credit or cash.
- 4.6 If an Eligible Customer's GX Account is suspended, frozen, closed, 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.
- 4.7 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 coin 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.

4.8 GXBank reserves the right to (a) disqualify an Eligible Customer from participating in the Campaign, (b) refuse to credit 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:

4.8.1 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;

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

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

4.8.4 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

4.8.5 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.