

GXBank 1,000,000+ Malaysian Dreams: FlexiCredit Referral Campaign - Frequently Asked Questions

The GXBank 1,000,000+ Malaysian Dreams: FlexiCredit Referral Campaign

Answer

4 November 2025

Question

What is this

campaign about?	will run from 4 November 2025 to 31 December 2025 , or once the Campaign Reward has reached the Maximum Cap, or such other duration as may be determined by GXBank at its sole discretion ("Campaign Period").		
Am I eligible to participate in this campaign?	Campaign Eligibility: This campaign is open to all individuals as classified below: - As a referrer: An existing GXBank customer with an active GX Savings Account. - As a referee: A new-to-GXBank individual, or an existing GXBank customer with an active GX Savings Account who does not have an existing or previous FlexiCredit limit/account. Note: If you are an existing FlexiCredit user, you are not eligible to be a referee as you already have a FlexiCredit account. However, you may still play a referrer role to refer others to apply for FlexiCredit.		
What are the campaign rewards and how can I earn them?	rd eward is as follows:		
	User Types	Reward Description	
	Referrer	 Cash reward of RM50 for every individual (known as the referee) who applies for FlexiCredit with your referral link or code, gets approved, and subsequently successfully activates their FlexiCredit account. Referrers may make an unlimited number of successful referrals and earn rewards accordingly, but all rewards are subject to the overall Campaign's Maximum Cap. 	
	Referee	By applying for FlexiCredit using a FlexiCredit referral link or code and getting approved, the referee will get: • A RM20 cash reward when FlexiCredit is activated. • An additional RM10 cash reward when the first drawdown of min RM1,000 is made. • The referee can only get the above rewards as a one-off when performed during the Campaign Period.	
	Qualifying Criteria:		



To qualify for the Campaign Reward, you must:				
User Type & Campaign Rewards	Qualifying Criteria			
Referrer RM50 for each individual who applies for FlexiCredit with your referral link or code, gets approved, and subsequently successfully activates their FlexiCredit account.	(i) maintain an active GX Account in good standing;(ii) Ensure your GXBank app is updated to the latest version to access this referral feature.			
- A RM20 cash reward when FlexiCredit is activated. - An additional RM10 cash reward when the first drawdown of min RM1,000 is made.	 (ii) Ensure your GXBank app is updated to the latest version to access this referral feature or that you download the latest version from your official mobile application distribution platform. (iii) Meet FlexiCredit's eligibility criteria: Be a GXBank customer with an active GX Savings Account Be a Malaysian citizen with a MyKad Be between 21 and 64 years old Have a minimum monthly income of RM1,500 Be gainfully employed. Employment types such as housewife/househusband, retiree, or student are not eligible. (iv) Get approved for FlexiCredit* and activate the granted credit limit to get the RM20 cash reward. (v) Perform a first drawdown of minimum RM1,000 to get the additional RM10 cash 			
	reward. Any tenure can be selected. Important Notes for FlexiCredit applications* - Ensure you have the necessary income documents to support your application, e.g. latest 2 years EPF statement (salaried employees) or latest 6 months business bank statements (self-employed). - Approval of your FlexiCredit application is based on a detailed assessment of your profile and creditworthiness. Meeting the eligibility criteria alone does not guarantee approval.			



No	Illustration	Campaign Reward Eligibility
1	You shared your referral link or code to Referee A, that does not have FlexiCredit. Referee A used the referral link or code sent by you, applied for FlexiCredit, got approved and activated their FlexiCredit.	You are eligible to receive a referral reward of RM50. Referee A is eligible to receiv a referral reward of RM20 for activation of their FlexiCredit and RM10 for performing thei first drawdown.
	Referee A also performed their first drawdown of RM1,000 from their FlexiCredit.	
2	You shared your referral link or code to Referee B, that does not have FlexiCredit. Referee B used the referral link or code sent by you, applied for FlexiCredit, got approved and activated their FlexiCredit.	You are eligible to receive a referral reward of RM50. Referee B is eligible to receiv the referral reward of RM20 for activation of their FlexiCredit.
	Referee B did not perform a drawdown.	
3	You shared your referral link or code to Referee C that does not have FlexiCredit. Referee C did not use the Referral link or code sent by you, but applied for FlexiCredit, got approved and activated their FlexiCredit. Referee C also performed their first drawdown of RM1,000 from their FlexiCredit.	You are not eligible to receive a referral reward. Referee C is not eligible to receive referral rewards.
4	You shared your referral link or code to Referee D that does not have FlexiCredit. Referee D used the referral link or code sent by you, applied for FlexiCredit, got approved, but did not activate their FlexiCredit.	You are not eligible to receive referral reward. Referee D is not eligible to receive referral rewards.
5	You shared your referral link or code to Referee E that already has FlexiCredit. Referee E is unable to use your referral code as they already have a	You are not eligible to receive the referral reward. Referee E is not eligible to receive referral rewards.



	FlexiCredit. Referee E performs their first drawdown of RM1,000.			
	You shared your referral link or coot to Referee F that does not have FlexiCredit. Referee F used the referral link or code sent by you, applied for FlexiCredit, got approved and activated their FlexiCredit after the Campaign Period. Referee F also performed their first drawdown of RM1,000 from their FlexiCredit.	the referral reward. Referee F is not eligible to receive referral rewards.		
	You shared your referral link or coot to Referee G that does not have FlexiCredit. Referee G used the referral link or code sent by you, applied for FlexiCredit, got approved and activated their FlexiCredit within the Campaign Period. However, Referee G performed the first drawdown of RM1,000 from their FlexiCredit after the Campaig Period.	referral reward of RM50. Referee G is eligible to receive the referral reward of RM20 for activation of their FlexiCredit. However, Referee G is not eligible for the referral reward of RM10 as their first drawdown was performed after the Campaign Period.		
When will I receive the campaign rewards?	Referrer: RM50 upon the referee's activation of FlexiCredit. Referee: RM20 upon activation of FlexiCredit and an additional RM10 upon first drawdown of min. RM1,000.			
	a. Cash rewards will be credited instantly or at most within 24 hours to your GX Savings account, once the relevant action has been successfully performed.			
	b. For Referrers, once your referee activates their FlexiCredit, the RM5 reward will be automatically credited into your GX Savings Account.			
	 c. For Referees, once you activate your FlexiCredit, the RM20 reward will be automatically credited into your GX Savings Account. d. For Referees, once you successfully perform your first drawdown of minimum RM1,000, the RM10 reward will be automatically credited into your GX Savings Account. 			
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 GXBank App. Alternatively, you may call us at +603 7498 3188 or email us at ask@gxbank.my .			