

GX RAYA BONUS INTEREST CAMPAIGN TERMS AND CONDITIONS

(Updated as at **23 April 2024**)

1. General

- 1.1 The GX Raya Bonus Interest Campaign (“**Campaign**”) is organised by GX Bank Berhad (formerly known as A5-DB Operations (M) Berhad) (“**GXBank**”) and will run from **10 April to 9 May 2024** (both dates inclusive) or such other dates as may be determined by GXBank from time to time with prior notice to you (“**Campaign Period**”).
- 1.2 By participating in this Campaign, you agree to be bound by these GX Raya Bonus Interest Campaign Terms and Conditions (“**Terms and Conditions**”) and agree that any decisions made by GXBank in respect of this Campaign shall be final and binding.
- 1.3 These Terms and Conditions shall be read together with GX Bank’s [Terms and Conditions Governing Retail Banking Products and Services](#).
- 1.4 GXBank is a member of Perbadanan Insurans Deposit Malaysia (“**PIDM**”). The deposits made to your savings account with GXBank (“**GX Account**”) pursuant to this Campaign are protected by PIDM for up to RM250,000 for each depositor.

2. Eligibility

- 2.1 This Campaign is open to all new and existing individual customers of GXBank (“**Eligible Customer**”, “**you**”, or “**your**”) who:
 - (a) have a GX Account;
 - (b) have created one (1) or more Savings Pockets before 23 April 2024 (or during such period as determined by GXBank from time to time) (“**Bonus Interest Eligibility Period**”); and
 - (c) have fresh and/ or existing funds in the Savings Pockets,(collectively, the “**Eligibility Criteria**”).
- 2.2 GXBank reserves the right to change, amend or vary the Bonus Interest Eligibility Period and/ or the Eligibility Criteria at any time with notice.
- 2.3 By participating in this Campaign, Eligible Customers agree and acknowledge that this Campaign has a maximum capping of RM1,000,000,000.00 on the total placements received (“**Maximum Capping**”) on a first come, first serve basis. GXBank strictly has no obligation to inform Eligible Customers once the Maximum Capping is reached.
- 2.4 With reference to Clause 2.3 above, the Maximum Capping has been reached. Effective 23 April 2024, the Bonus Interest (as defined in Clause 3.1 below) is only applicable for Savings Pockets created before 23 April 2024. Eligible Customers who created Savings Pockets before 23 April 2024 will continue to receive the Bonus Interest on the end-of-day balance of such existing Savings Pockets until the end of the Campaign Period. Customers who create Savings

Pockets on or after 23 April 2024 will not be eligible to receive the Bonus Interest and will only be eligible to receive the Base Interest (as defined in Clause 3.1 below) on the end-of-day balance of such Savings Pockets.

2.5 The following persons shall **not** be eligible to participate in this Campaign:

- (a) customers whose GX Account or GX debit card (“**GX Card**”) is terminated, closed, delinquent or unsatisfactorily conducted during the Campaign Period (as determined by GXBank in accordance with GXBank’s internal policies);
- (b) individuals who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them; or
- (c) individuals below the age of eighteen (18) years.

3. Campaign Mechanics

3.1 Subject to Clauses 2.2, 2.3 and 2.4 above, Eligible Customers who meet the Eligibility Criteria set out under Clause 2.1 above during the Campaign Period shall be eligible to:

- (a) base interest at the current prevailing interest rate of **3% p.a.** (“**Base Interest**”); and
- (b) bonus interest at the rate of **2% p.a.** (“**Bonus Interest**”),

for the first RM5,000 end-of-day balance in each Savings Pocket opened by Eligible Customers. The Base Interest and Bonus Interest earned by an Eligible Customer will be credited in two (2) postings to each Savings Pocket, in particular as “Interest earned” (i.e. Base Interest) and “Raya Interest earned” (i.e. Bonus Interest) as illustrated in **Table 1** below.

3.2 For any subsequent amount in excess of RM5,000 in each Savings Pocket, Eligible Customers will be eligible to Base Interest on such additional amounts, which will be credited in one (1) posting to each Savings Pocket, in particular as “Interest earned” (i.e. Base Interest) as illustrated in **Table 1** below.

End-of-Day Balance in each Savings Pocket	Applicable Interest Rate and Postings in Savings Pocket(s)
First RM5,000 (RM0 – RM5,000)	5% p.a. <u>Postings in Savings Pocket(s)</u> Interest earned - 3% p.a. Raya Interest earned - 2% p.a.
Any subsequent amount (> RM5,000)	3% p.a. <u>Posting in Savings Pocket(s)</u> Interest earned - 3% p.a.

Table 1

3.3 The Base Interest and Bonus Interest earned by an Eligible Customer is calculated at the end of each day, based on the end-of-day balance in each Savings Pocket. Please refer to **Table 1** above which sets out the applicable interest rate based on the end-of-day balance in a Savings Pocket and **Table 2** below for illustrations on how Base Interest and Bonus Interest is calculated.

3.4 For the avoidance of doubt, Bonus Interest is only applicable to the end-of-day balance of each Savings Pocket and is not applicable to the end-of-day balance of the Main Account of an Eligible Customer's GX Account. Please refer to **Table 2** below for illustrations on how Base Interest and Bonus Interest is calculated.

	Eligible Customer A	Eligible Customer B	Eligible Customer C
End-of-day balance (EDB) (Main Account and Savings Pockets)	<p>Total EDB (11 Apr 2024): RM5,000</p> <p>Main Account = RM1,000 Savings Pocket 1 = RM2,000 Savings Pocket 2 = RM2,000</p>	<p>Total EDB (9 May 2024): RM15,000</p> <p>Main Account = RM1,000 Savings Pocket 1= RM8,000 Savings Pocket 2= RM6,000</p>	<p>Total EDB (10 May 2024*): RM20,000</p> <p>Main Account = RM10,000 Savings Pocket 1 = RM5,000 Savings Pocket 2 = RM5,000</p> <p>*Campaign Period has ended</p>
Interest calculation and posting	<p>Main Account RM1,000 @3% p.a. = RM1,000 x (3%/366)</p> <p>Savings Pocket 1 RM2,000 @5% p.a.</p> <p><u>Breakdown</u> Base Interest: 3% p.a. = RM2,000 x (3%/366)</p> <p>Bonus Interest: 2% p.a. = RM2,000 x (5%/366) – RM2,000 x (3%/366)</p> <p>Savings Pocket 2 RM2,000 @5% p.a.</p> <p><u>Breakdown</u> Base Interest: 3% p.a. = RM2,000 x (3%/366)</p> <p>Bonus Interest: 2% p.a. = RM2,000 x (5%/366) – RM2,000 x (3%/366)</p>	<p>Main Account RM1,000 @3% p.a. = RM1,000 x (3%/366)</p> <p>Savings Pocket 1 First RM5,000 @5% p.a. Subsequent amt @3% p.a.</p> <p><u>Breakdown</u> Base Interest: 3% p.a. = RM5,000 x (3%/366) + RM3,000 x (3%/366)</p> <p>Bonus Interest: 2% p.a. = RM5,000 x (5%/366) – RM5,000 x (3%/366)</p> <p>Savings Pocket 2 RM5,000 @5% p.a.</p> <p><u>Breakdown</u> Base Interest: 3% p.a. = RM5,000 x (3%/366) + RM1,000 x (3%/366)</p> <p>Bonus Interest: 2% p.a. = RM5,000 x (5%/366) – RM5,000 x (3%/366)</p>	<p>Main Account RM10,000 @3% p.a. = RM10,000 x (3%/366)</p> <p>Savings Pocket 1 RM5,000 @3% p.a. = RM5,000 x (3%/366)</p> <p>Savings Pocket 2 RM5,000 @3% p.a. = RM5,000 x (3%/366)</p>

Table 2

- 3.5 Once the Campaign Period has ended, Eligible Customers shall continue to be eligible for Base Interest on the end-of-day balances of their Main Account and each Savings Pocket until such time as notified by GXBank.
- 3.6 GXBank will not entertain any request by an Eligible Customer to credit the Bonus Interest and/ or the Base Interest earned from the Eligible Customer's Savings Pocket(s) to the Main Account, into any other accounts maintained with any other financial institution or any third party's accounts.
- 3.7 If an Eligible Customer closes a Savings Pocket, or in the event an Eligible Customer's GX Account is suspended, frozen or closed for whatsoever reasons before the crediting of any Bonus Interest earned, such Bonus Interest will be forfeited.
- 3.8 If GXBank subsequently discovers that an Eligible Customer is in fact not eligible for the Bonus Interest or there is any error or mistake in the calculation or crediting of the Bonus Interest, GXBank reserves the right to refuse to credit the Bonus Interest or amend, correct or adjust the calculation of the Bonus Interest, or debit the value of the Bonus Interest, if already awarded, from the Eligible Customer's GX Account (which includes both the Main Account and any Savings Pockets). Where the monies standing to the credit of the Eligible Customer's GX Account are not sufficient to reimburse GXBank for the value of the Bonus Interest awarded, the Eligible Customer shall immediately reimburse GXBank for the value of the Bonus Interest awarded on demand.
- 3.9 GXBank reserves the right to (i) disqualify an Eligible Customer from participating in this Campaign, (ii) decline to credit, cancel the crediting of, deduct or debit the Bonus Interest from an Eligible Customer's GX Account (which includes both the Main Account and any Savings Pockets), and/ or (iii) take any other action deemed necessary by GXBank (including legal action) against an Eligible Customer:
 - 3.9.1 if an Eligible Customer is found or suspected to be tampering with this Campaign and/ or its processes or the operations of this Campaign which includes fraudulent activity involving any act of deceit and/ or deception and/ or cheating with regards to this Campaign;
 - 3.9.2 if GXBank determines that an Eligible Customer has not complied with these Terms and Conditions and/ or GXBank's Terms and Conditions Governing Retail Banking Products and Services including but not limited to where:
 - (a) an Eligible Customer's GX Account or GX Card has been operated or used in an irregular or improper manner;
 - (b) an Eligible Customer has acted fraudulently or dishonestly; or
 - (c) an Eligible Customer has conducted himself/ herself in bad faith or otherwise in an inappropriate manner to gain an unfair advantage against GXBank, our partners or service providers;

- 3.9.3 if an event has occurred which gives rise to GXBank's right to suspend or terminate any or all of GXBank's products or services, as set out in GXBank's Terms and Conditions Governing Retail Banking Products and Services.

4. General Terms and Conditions

- 4.1 By participating in this Campaign, you agree and consent to allow your personal data to be collected, processed and used by GXBank in accordance with GXBank's [Data Privacy Policy](#). In addition and without prejudice to the terms set out in GXBank's Data Privacy Policy, you agree and consent to your personal data or information being collected, processed and used by GXBank for:
- (a) purposes of this Campaign; and
 - (b) marketing and promotional activities conducted by GXBank, including but not limited to any form of advertising or publicity media and materials such as audio and/ or visual recordings published through newspapers, television networks, radio stations or online and digital media and on the Internet. Marketing and promotion activities include without limitation the use and/ or publication of any details provided in and/or in connection to the entries, interviews material as well responses and related photographs. In this regard, you agree to cooperate and participate in all advertising and publicity activities of GXBank in relation to this Campaign.
- 4.2 Unless specifically mentioned in these Terms and Conditions, this Campaign is not valid with any other campaign of GXBank, and no other special, additional, preferential rates and/ or reward shall be given to you in addition to this Campaign.
- 4.3 The records of transactions maintained by GXBank and GXBank's decision in all matters (including but not limited to any dispute arising therefrom) relating to this Campaign shall be final, conclusive and binding on you. GXBank shall not be obliged to give any reason or entertain any correspondence with any person(s) or any party(ies) on any matter in relation to this Campaign.
- 4.4 To the fullest extent permitted by law and unless due to GXBank's gross negligence or wilful misconduct, GXBank expressly excludes and disclaims any representations, warranties or endorsements, expressed or implied, written or oral, without limitation to those published in any mass media, marketing or advertising materials, including but not limited to, any warranty of quality, merchantability of fitness for a particular purpose.
- 4.5 By participating in this Campaign, you agree that GXBank shall not in any manner whatsoever be liable or held responsible if GXBank is unable to perform in whole or in part any of its obligations herein attributable directly or indirectly to the failure of any mechanical or electronic device, data processing system, transmission line, electrical failure, industrial dispute, war, strike, riot, pandemic or any act of God beyond GXBank's control or due to any factor in a nature of a force majeure which is beyond GXBank's reasonable control.
- 4.6 GXBank and its officers, employees, representatives and/ or agents (including without limitation, any third party service providers engaged by GXBank for purposes of this

Campaign) shall not be responsible and shall not accept any liabilities of any nature and however arising or suffered by you or any third parties resulting directly or indirectly from this Campaign, unless due to GXBank's gross negligence or wilful misconduct specifically related to this Campaign.

- 4.7 GXBank shall not be responsible or held liable in respect of technical failures of any kind, intervention, interruptions and/ or electronic or human errors in the administration and/ or processing of a transaction performed via the GXBank mobile application ("**GX App**") provided the same is not directly caused by GXBank.
- 4.8 GXBank shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by Visa International Incorporated, MasterCard Worldwide, merchant establishments, postal or telecommunication authorities or any other party which may result in you failing to be entitled to the rewards under this Campaign.
- 4.9 GXBank shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Campaign offered and published in any media, marketing or advertising material.
- 4.10 In the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity and the other materials relating to or in connection with this Campaign, these Terms and Conditions shall prevail.
- 4.11 GXBank reserves the right to cancel, withdraw, suspend, extend or terminate this Campaign prior to the expiry of the Campaign Period, wholly or in part, at any time, by providing prior notice to you by posting on GXBank's website at <https://gxbank.my/notices>, through the GX App, or any other manner as determined by GXBank from time to time. For the avoidance of doubt, the cancellation, withdrawal, suspension, extension or termination by GXBank of this Campaign shall not entitle you to any claim or compensation against GXBank for any losses or damages suffered or incurred by you whether as a direct or indirect result of such cancellation, withdrawal, suspension, extension or termination.
- 4.12 GXBank reserves the right to add, delete, suspend or vary these Terms and Conditions from time to time, wholly or in part, by providing prior notice to you by posting on GXBank's website at <https://gxbank.my/notices>, through the GX App or any other manner as determined by GXBank from time to time.
- 4.13 By participating in this Campaign, you agree to access GXBank's website on a regular basis to view these Terms and Conditions (including any notices by GXBank relating to this Campaign). You must seek clarification from GXBank's authorised representatives if you do not understand any of these Terms and Conditions.
- 4.14 GXBank reserves the right to disqualify or reject any Eligible Customer from participating in this Campaign who does not comply with these Terms and Conditions and/ or are found or suspected to be tampering with this Campaign and/ or its processes or the operations of this Campaign which includes fraudulent activity involving any act of deceit and/ or deception and/ or cheating with regards to this Campaign.

- 4.15 These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and you agree to submit to the exclusive jurisdiction of the courts of Malaysia.
- 4.16 In the event of any inconsistency between the English version of these Terms and Conditions and other languages including but not limited to the Bahasa Malaysia version of these Terms and Conditions, the English version of these Terms and Conditions will prevail.
- 4.17 For information, enquiries, feedback and/ or complaints related to this Campaign, please contact us via the chat in the GX App. Alternatively, you may call our Customer Support team at +603 7498 3188 or email us at ask@gxbank.my.