

GX CNY SAVE AND PROSPER CAMPAIGN TERMS AND CONDITIONS

Effective date: 28 January 2025

1. General

- 1.1 The GX CNY Save and Prosper Campaign (“**Campaign**”) is organised by GX Bank Berhad (“**GXBank**”) and will run from **28 January 2025** to **28 February 2025** (both dates inclusive) or upon reaching the RC1 Maximum Cap or RC2 Maximum Cap (as respectively defined under Clause 3.1 below), whichever is earlier, or as otherwise determined by GXBank with prior notice (“**Campaign Period**”).
- 1.2 By participating in the Campaign, you agree to be bound by these GX CNY Save and Prosper Campaign Terms and Conditions (“**Terms and Conditions**”) 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. Eligibility

- 2.1 The Campaign is open to all individual customers of GXBank (“**Eligible Customer**”, “**you**”, or “**your**”) who have an active savings account with GXBank (“**GX Account**”) in good standing.
- 2.2 The following individuals are not eligible to participate in the Campaign:
 - (a) customers whose GX Account is dormant/inactive, has been terminated, closed, suspended, deemed delinquent or otherwise unsatisfactorily conducted as determined by GXBank during the Campaign Period;
 - (b) individuals who are mentally unsound, deceased, adjudicated bankrupt or have any legal proceedings instituted against them; and/or
 - (c) individuals under the age of eighteen (18) years.
- 2.3 Notwithstanding any other provision in these Terms and Conditions, Eligible Customers acknowledge and agree that GXBank has set a maximum cap for the Campaign Rewards under Reward Category 1 and Reward Category 2 respectively (as set out in Clause 3.1 below). GXBank reserves the right to terminate the Campaign and discontinue the Campaign Rewards under Reward Category 1 and Reward Category 2 once the maximum cap is reached. GXBank is not obligated to notify Eligible Customers when the maximum cap is reached.

3. Qualifying Criteria and Campaign Mechanics

3.1 To qualify for the Campaign Rewards set out in Clause 4.1 below, Eligible Customers must meet the following criteria during the Campaign Period (“**Qualifying Criteria**”):

No.	Reward Category	Qualifying Criteria
(a)	Reward Category 1: Fortune Snakey	(i) deposit <u>exactly</u> RM188 into your Main Account by 14 February 2025; (ii) maintain a minimum balance of RM188 in your GX Account* at all times throughout the Campaign Period (“ RC1 Minimum Balance ”); and (iii) be among the first 50,000 Eligible Customers to meet the qualifying criteria for Reward Category 1 during the Campaign Period (“ RC1 Maximum Cap ”).
(b)	Reward Category 2: Golden Snakey	(i) deposit <u>exactly</u> RM888 into your Main Account by 14 February 2025; (ii) maintain a minimum balance of RM888 in your GX Account* at all times throughout the Campaign Period (“ RC2 Minimum Balance ”); and (iii) be among the first 20,000 Eligible Customers to meet the qualifying criteria for Reward Category 2 during the Campaign Period (“ RC2 Maximum Cap ”).

* GX Account refers to Main Account and Savings Pockets, both inclusive

3.2 Once an Eligible Customer meets the Qualifying Criteria outlined in Clause 3.1 above, they will be eligible to receive **only one** of the following campaign badges via the "Rewards" page in the GXBank mobile app ("**GX App**"), based on whether they fulfill the Qualifying Criteria for Reward Category 1 or Reward Category 2 (“**Campaign Badge**”). This Campaign Badge will serve as their qualifying entry for the Campaign Reward. However, receiving the Campaign Badge does not guarantee a Campaign Reward if the Eligible Customer fails to maintain the required minimum balance (either RC1 Minimum Balance or RC2 Minimum Balance) throughout the Campaign Period.

No.	Reward Category	Campaign Badge
(a)	Reward Category 1	“Fortune Snakey”
(b)	Reward Category 2	“Golden Snakey”

3.3 The final day to deposit and qualify for the Campaign is 14 February 2025. After maintaining the required minimum balance (either RC1 Minimum Balance or RC2 Minimum Balance) throughout the Campaign Period, the Campaign Reward will be credited to the customer’s GX Account as detailed in Clause 4.1 below.

4. Campaign Reward

4.1 Eligible Customers who meet the Qualifying Criteria outlined in Clause 3.1 above during the Campaign Period will be eligible to receive the following Campaign Reward:

Campaign Reward	Campaign Reward Eligibility and Crediting
Reward Category 1: Fortune Snakey - Get RM3 when you deposit RM188	
RM3 cash reward	<p>Campaign Reward Eligibility</p> <p>Each Eligible Customer is entitled to receive the Campaign Reward only once.</p>
	<p>Crediting of Campaign Reward</p> <p>The Campaign Reward will be credited to the Eligible Customer's GX Account within three (3) days after the Campaign Period ends. In exceptional cases, it may take up to two (2) weeks after the Campaign Period to be credited.</p>
Reward Category 2: Golden Snakey - Get RM8 when you deposit RM888	
RM8 cash reward	<p>Campaign Reward Eligibility</p> <p>Each Eligible Customer is entitled to receive the Campaign Reward only once.</p>
	<p>Crediting of Campaign Reward</p> <p>The Campaign Reward will be credited to the Eligible Customer's GX Account within three (3) days after the Campaign Period ends. In exceptional cases, it may take up to two (2) weeks after the Campaign Period to be credited.</p>

4.2 For the avoidance of doubt, each Eligible Customer can only receive ONE (1) type of Campaign Reward based on their first eligible deposit made by 14 February 2025.

4.3 If the maximum cap for a Reward Category is reached and the Eligible Customer qualifies for another available Reward Category (that has not yet reached its cap), they will receive the Campaign Reward from the latter Reward Category instead. See illustration 6 under Clause 4.5 below.

4.4 Below are illustrations of the various scenarios and its eligibility for receiving the Campaign Reward.

Customer A	
Illustration 1	Customer A deposited exactly RM188 into their Main Account before 14 February 2025 and maintained RM188 in their GX Account at all times until 28 February 2025.
Campaign Reward Eligibility	Customer A will first receive a “Fortune Snakey” Campaign Badge upon making the deposit. As Customer A maintained RM188 throughout the Campaign Period, Customer A will be eligible to receive the RM3 cash reward under Reward Category 1.
Customer B	
Illustration 2	Customer B deposited exactly RM188 into their Main Account before 14 February 2025 and maintained RM500 in their GX Account at all times until 28 February 2025.
Campaign Reward Eligibility	Customer B will first receive a “Fortune Snakey” Campaign Badge upon making the deposit. As Customer B maintained RM500 throughout the Campaign Period, which is more than the minimum of RM188, Customer B will be eligible to receive the RM3 cash reward under Reward Category 1.
Customer C	
Illustration 3	Customer C deposited RM888 into their Main Account before 14 February 2025 and maintained RM888 in their GX Account at all times until 28 February 2025.
Campaign Reward Eligibility	Customer C will first receive a “Golden Snakey” Campaign Badge upon making the deposit. As Customer C maintained RM888 throughout the Campaign Period, Customer C will be eligible to receive the RM8 cash reward under Reward Category 2.
Customer D	
Illustration 4	Customer D deposited RM188 into their Main Account on 12 February 2025 and subsequently deposited RM888 on 14 February 2025. Customer D maintained RM888 in their GX Account at all times until 28 February 2025.
Campaign Reward Eligibility	Customer D will receive a “Fortune Snakey” Campaign Badge upon the first eligible deposit. The RM3 cash reward will be credited to Customer D's GX Account within three (3) days after the Campaign Period ends. However, Customer D will not receive the RM8 cash reward because his first eligible deposit was RM188, which qualifies

	Customer D for the RM3 cash reward under Reward Category 1. As stated in Clause 4.2 above, each Eligible Customer can only receive one (1) type of Campaign Reward, based on the first eligible deposit made by 14 February 2025.
Customer E	
Illustration 5	Customer E deposited RM1000 into their Main Account before 14 February 2025 and maintained RM888 in their GX Account at all times until 28 February 2025.
Campaign Reward Eligibility	Customer E does not qualify for a Campaign Badge as the deposit amount (i.e. RM1000) made by Customer E is not exactly RM188 or RM888. Customer E will therefore not be eligible to receive a Campaign Badge or Campaign Reward.
Customer F (With reference to Clause 4.3)	
Illustration 6	Customer F deposited RM188 and RM888 into their Main Account on the same day. However, the RC1 Maximum Cap for Reward Category 1 (Fortune Snakey) was reached that day. In contrast, the RC2 Maximum Cap for Reward Category 2 (Golden Snakey) has not yet been reached.
Campaign Reward Eligibility	Customer F will receive the “Golden Snakey” Campaign Badge and a RM8 cash reward instead under Reward Category 2.

- 4.5 If GXBank subsequently finds that an Eligible Customer is not eligible for the Campaign Reward or if there was an error in the crediting or awarding of the Campaign Reward, GXBank reserves the right to refuse to credit, or to amend, correct, adjust, or reclaim the Campaign Reward. This may include debiting the equivalent amount from the Eligible Customer’s GX Account (including both the Main Account and any Savings Pockets). 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 that amount upon demand.
- 4.6 GXBank reserves the right to (a) disqualify an Eligible Customer from participating in the Campaign, (b) refuse to credit or cancel the crediting of the Campaign Reward, or deduct/debit an amount equivalent to the Campaign Reward(s) 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:
- 4.6.1 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;
 - 4.6.2 the Eligible Customer is found or suspected of tampering with the Campaign or its processes, including any fraudulent activity involving deceit or cheating;

- 4.6.3 there is irregular or improper operation, use, or inactivity/dormancy of the Eligible Customer's GX Account;
- 4.6.4 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
- 4.6.5 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, 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 responsible for any failure or delay in the transmission of sales transaction evidence by Visa International, MasterCard Worldwide, merchants, postal or telecommunication authorities, or any other party, which may result in your inability to claim the rewards under the Campaign.
- 5.9 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.
- 5.10 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.
- 5.11 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.
- 5.12 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.
- 5.13 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.
- 5.14 Matters not explicitly covered by these Terms and Conditions will be determined by GXBank.
- 5.15 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.
- 5.16 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.
- 5.17 For inquiries or feedback regarding the Campaign, please contact us via the chat function in the GX App, call our Customer Support team at +603 7498 3188, or email us at ask@gxbank.my.