GX CARD REWARDS CAMPAIGN TERMS AND CONDITIONS

(Effective date: **27 October 2026**)

1. General

1.1 The GX Card Rewards Campaign ("**Campaign**") is organised by GX Bank Berhad ("**GXBank**") and will run from **26 August 2025** to **31 December 2026** (both dates inclusive) or as otherwise determined by GXBank with prior notice ("**Campaign Period**").

1.2 By participating in the Campaign, you agree to these GX Card Rewards 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 a savings account with GXBank ("**GX Account**") and a GX debit card ("**GX Card**").

2.2 The following individuals are not eligible to participate in the Campaign:

(a) customers whose GX Account or GX Card has been terminated, closed, frozen, blocked, suspended, classified as delinquent, involved in suspected or confirmed fraudulent activities, in breach of any GXBank terms and conditions, or otherwise deemed to be unsatisfactorily conducted or non-compliant with regulatory requirements by GXBank during the Campaign Period;

(b) individuals who are mentally unsound, deceased, declared/adjudicated bankrupt or have any legal proceedings instituted/ongoing against them; and/or

(c) individuals under the age of eighteen (18) years.

3. Campaign Mechanics and Qualifying Criteria

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

(a) you must have an existing GX Account in good standing; and

(b) you must make retail purchases overseas using your physical GX Card ("**Eligible Overseas Spend**").

3.2 Eligible Overseas Spend using the GX Card shall **not** include the following transactions which are considered as excluded transactions and no Campaign Reward will be awarded for these transactions ("**Excluded Transactions**"):

No.	Excluded Transactions
(a)	payment of new card issuance fees, annual card fees, card replacement fees and/or any other applicable card fees imposed from time to time;
(b)	ATM/cash withdrawal transactions;
(c)	e-wallet top-up transactions;
(d)	any transactions/payments to the merchants AirPay Malaysia Sdn Bhd, FassPay and Codashop;
(e)	any transactions related to Skim Simpanan Pendidikan Nasional (SSPN) Prime/SSPN Plus savings;
(f)	payment of insurances and/or takaful;
(g)	payments for the following professional and commercial services: (i) manual cash disbursements; (ii) automated cash disbursements; (iii) merchandise and services at a financial institution; (iv) securities – brokers/dealers; (v) real estate agents and managers – rentals; (vi) payment transaction services to transfer funds to a Mastercard account;
(h)	payments for the following contracted services: (i) general contractors – residential and commercial; (ii) air conditioning, heating and plumbing contractors; (iii) electrical contractors; (iv) insulation, masonry, plastering, stonework and tile setting contractors; (v) carpentry contractors; (vi) roofing and siding, sheet metal work contractors; (vii) concrete work contractors; (viii) contractors, special trade contractors; (ix) miscellaneous publishing and printing; (x) sanitation, polishing and specialty cleaning preparations;
(i)	payments for the following government related payments: (i) courts costs (including alimony and child support); (ii) fines; (iii) bail and bond payments; (iv) tax payments; (v) government services; (vi) postal services (government only); (vii) intra-government purchases (government only);
(j)	payments to charity and/or social services organisations;

No.	Excluded Transactions
(k)	gambling, betting and gaming related transactions;
(l)	quasi cash merchant transactions (e.g. cryptocurrency, foreign currency, money order);
(m)	transactions that involve sending or transferring money to another person or account, which includes (but is not limited to) peer-to-peer payment apps, remittances sent overseas and bank transfers between accounts;
(n)	void transactions, reversals or refunds; and
(o)	such other transactions as GXBank may determine at its discretion.

4. Campaign Reward

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

Campaign Reward	Campaign Reward Crediting & Eligibility
1% unlimited cashback on Eligible Overseas Spend	**Crediting of Campaign Reward** (i) Cashback will be credited to an Eligible Customer's GX Account once the Eligible Overseas Spend is authorized or settled (i.e. when the status is "Processing" or "Successful") ("**Eligible Cashback**"). (ii) In exceptional cases, cashback crediting may take up to two (2) weeks from the Eligible Overseas Spend transaction date. If the Eligible Overseas Spend is cancelled, any credited cashback will be reversed/debited from the Eligible Customer's GX Account.
	Campaign Reward Eligibility (i) Eligible Customers can receive this Campaign Reward multiple times during the Campaign Period for each Eligible Overseas Spend transaction. (ii) The cashback amount will be calculated and rounded down to two (2) decimal points. It must be at least RM0.01 to be credited to an Eligible Customer's GX Account as Eligible Cashback.

4.2 Below are illustrations of the calculations and eligibility for receiving the Campaign Reward.

Illustration	Eligible Cashback/ GrabCoins
Eligible Customer makes a purchase worth RM18.80 using GX Card when traveling overseas	Eligible Cashback: RM0.18 (1% x RM18.80 = RM0.188 = RM0.18) When rounded to the nearest two (2) decimal points, the Eligible Cashback is RM0.18.
Eligible Customer withdraws RM250 using GX Card at an ATM overseas	**No Eligible Cashback**. An ATM withdrawal is an Excluded Transaction (Refer to Clause 3.2(b) above).

4.3 If there is a dispute, claim, or appeal in relation to the amount of Eligible Cashback, the Eligible Customer must provide proof of transaction as requested by GXBank for further review. GXBank will then determine the customer's Eligible Cashback entitlement at its discretion;

4.4 If an Eligible Overseas Spend is reversed, voided, refunded, or cancelled after the Eligible Cashback has been credited to the Eligible Customer's GX Account, GXBank reserves the right to deduct/debit the Eligible Cashback amount from the Eligible Customer's GX Account, which includes both the Main Account and any Savings Pockets; and

4.5 If GXBank subsequently finds that an Eligible Customer is not eligible for the Eligible Cashback or if there was an error in the crediting or awarding of the Eligible Cashback, GXBank reserves the right to refuse to credit, or to amend, correct, adjust, or reclaim the Eligible Cashback. 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 Eligible Cashback, the 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 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 or use of the Eligible Customer's GX Account or GX Card;

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, 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 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 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.

5.15 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.

5.16 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.