GXBank 1,000,000+ Malaysian Dreams: Business FlexiLoan First Month Interest Rebate Campaign Terms and Conditions

(Effective date: 27 November 2025)

1. General

1.1 The GXBank 1,000,000+ Malaysian Dreams: Business FlexiLoan First Month Interest Rebate Campaign ("**Campaign**") is organised by GX Bank Berhad ("**GXBank**") will run from **27 November 2025** to **28 February 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 be bound by these GXBank 1,000,000+ Malaysian Dreams: Business FlexiLoan First Month Interest Rebate 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 Business Banking Products and Services and Terms of Use.

2. Eligibility

2.1 To be eligible to participate in the Campaign, you (collectively, an "**Eligible Business**", "**you**" or "**your**") must satisfy all of the following criteria (collectively, an "**Eligibility Criteria**"):

(a) you are a new-to-GXBank Biz FlexiLoan (as defined below) customer ;
(b) you are a sole proprietor;
(c) you have not been rejected by GXBank during the GX business loan ("**GX Biz FlexiLoan**") onboarding process for any eligibility-related reason;
(d) you successfully open a GX Biz FlexiLoan and GX business account ("**GX Biz Account**");
(e) you perform a first fund-in into your GX Biz Account with a minimum amount as prescribed by GXBank and successfully activate your GX Biz Account.

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

(a) businesses that have previously maintained and closed a GX Biz Account;
(b) businesses whose GX Biz Account or GX Biz FlexiLoan has been terminated, closed, suspended, classified as delinquent, or deemed to be unsatisfactorily conducted by GXBank at any time during the Campaign Period or at the time of prize fulfilment;
(c) businesses (including their proprietors, partners, directors or authorized representatives, where applicable) who have committed or are suspected by GXBank of committing any fraudulent, unlawful or wrongful acts in connection with any of GXBank's products, services, or campaigns;
(d) businesses whose proprietor(s) or authorized representative (where applicable) is deceased, adjudicated bankrupt, mentally incapacitated or is the subject of any ongoing legal proceedings;
(e) businesses that are the subject of any actual or threatened legal proceedings, including but not limited to winding up, receivership, judicial management, or insolvency proceedings, or any other proceedings which, in the opinion of GXBank, may adversely affect the business's financial standing or its eligibility to participate in the Campaign; and/or

(f) businesses that are currently enrolled and participating in any other ongoing GX Business Banking promotional campaigns. However, participation in such campaigns has ended or lapsed, and provided the Eligibility Criteria (as set out in Clause 2.1 above) are met, the business may qualify to participate in the Campaign thereafter.

3. Qualifying Criteria

3.1 To be eligible to receive the Campaign Reward described in Clause 4.1 below, an Eligible Business must, during the Campaign Period, fulfil the following criteria ("**Qualifying Criteria**"):

(a) initiate the first drawdown of GX Biz FlexiLoan within five (5) calendar days of the loan account activation date;
(b) utilize a minimum drawdown amount is greater than and/or equivalent to 50% of the approved GX Biz FlexiLoan credit limit in a single transaction during the Campaign Period (as defined below);
(c) make on-time repayment of the GX Biz FlexiLoan on its first scheduled due date;
(d) maintain an active GX Biz Account in good standing throughout the Campaign Period; and
(e) maintain the GX Biz Account and GX Biz FlexiLoan as active throughout the Campaign Period (no closure of GX Biz Account and/or GX Biz FlexiLoan accounts).

4. Campaign Mechanics and Reward

4.1 Eligible Businesses who meet both the Eligibility Criteria (set out in Clause 2.1 above) and the Qualifying Criteria (set out in Clause 3.1 above) during the Campaign Period will be eligible to receive the following Campaign Reward:

Campaign Reward	Campaign Reward Eligibility & Crediting
First Month Interest Rebate ("**Campaign Reward**"), which shall be equivalent to the total interest charged on the Eligible Business's first drawdown for the first thirty (30) calendar days immediately following the drawdown date	**1. Calculation of Biz FlexiLoan Interest Rebate** (a) The Campaign Reward amount will be calculated based on the cumulative interest charge accrued on the end-of-day balance of the first drawdown of the Eligible Business's GX Biz FlexiLoan for the thirty (30)-day period. (b) Notwithstanding the duration between the GX Biz FlexiLoan drawdown date and the first scheduled installment payment due date, the maximum value of the Campaign Reward is strictly capped at the interest equivalent of thirty (30) calendar days.
	2. Campaign Reward Crediting (a) The Campaign Reward will be credited directly to the Eligible Business's active GX Biz Account. (b) The crediting will be executed at the end of the calendar month immediately following the month in which the Eligible Business completes the on-time repayment of the first scheduled GX Biz FlexiLoan instalment (as required under Clause 3.1).

	(c) The Eligible Business must maintain an active GX Biz Account in good standing upon the date the Campaign Reward is credited. If the Biz Account is closed or not in good standing on the crediting date, the Eligible Business forfeits the Campaign Reward.

4.2 Notwithstanding Clause 4.1.2 (b), the first instance of the Campaign Reward Crediting will commence no earlier than 28 February 2026. All crediting after this initial date will strictly follow the schedule outlined in Clause 4.1.2 (b).

4.3 For the avoidance of doubt, if an Eligible Business's GX Biz Account or GX Biz FlexiLoan ceases to be active, is closed, or is no longer in good standing at any time during the Campaign Period, the Eligible Business shall immediately cease to be eligible for the Campaign Reward. No Campaign Reward shall accrue or be payable to the Eligible Business from the date of such closure or status change onwards, notwithstanding any prior eligibility or participation in the Campaign.

4.4 Below are illustrations of the eligibility for receiving the Campaign Reward.

<table>
<tr><th>Illustration</th><th>Campaign Reward Eligibility</th></tr>
<tr><td>Example 1: Standard Eligibility
<table>
<tr><th>Qualifying Criteria</th><th>Status</th></tr>
<tr><td>First drawdown initiated within five (5) calendar days of loan account activation.</td><td>Met</td></tr>
<tr><td>First drawdown amount is greater than or equal to 50% of the approved credit limit.</td><td>Met</td></tr>
<tr><td>On-time repayment made for the first scheduled installment.</td><td>Met</td></tr>
<tr><td>GX Biz Account and Biz FlexiLoan remain active and in good standing until the Campaign Reward is credited.</td><td>Met</td></tr>
</table></td><td>Example 1 is eligible for the Campaign Reward.</td></tr>
<tr><td>Example 2: Early repayment
<table>
<tr><th>Qualifying Criteria</th><th>Status</th></tr>
<tr><td>First drawdown initiated within five (5) calendar days of loan account activation.</td><td>Met</td></tr>
<tr><td>First drawdown amount is greater than or equal to 50% of the approved credit limit.</td><td>Met</td></tr>
<tr><td>First scheduled instalment repayment was made early</td><td>Met</td></tr>
</table></td><td>Example 2 is eligible for the Campaign Reward.</td></tr>
</table>

GX Biz Account and Biz FlexiLoan remain active and in good standing until the Campaign Reward is credited.	Met

Example 3: Late Drawdown

Qualifying Criteria	Status
First drawdown initiated **after** five (5) calendar days of loan account activation.	Not Met
First drawdown amount is greater than or equal to 50% of the approved credit limit.	Met
On-time repayment made for the first scheduled installment.	Met
GX Biz Account and Biz FlexiLoan remain active and in good standing until the Campaign Reward is credited.	Met

Example 3 is **not eligible** for the Campaign Reward.

Example 4: Insufficient First Drawdown Amount

Qualifying Criteria	Status
First drawdown initiated within five (5) calendar days of loan account activation.	Met
First drawdown amount is **less** than 50% of the approved credit limit.	Not Met
On-time repayment made for the first scheduled installment.	Met
GX Biz Account and Biz FlexiLoan remain active and in good standing until the Campaign Reward is credited.	Met

Example 4 is **not eligible** for the Campaign Reward.

Example 5: Drawdown Split (Insufficient First Drawdown Amount)

Qualifying Criteria	Status
First drawdown initiated within five (5) calendar days of loan account activation.	Met
Initial drawdown amount is less than 50% of the approved credit limit. The 50% threshold was only met by combining the first and a subsequent second drawdown.	Not Met
On-time repayment made for the first scheduled installment.	Met
GX Biz Account and Biz FlexiLoan remain active and	Met

Example 5 is **not eligible** for the Campaign Reward.

<table>
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<tr><td>in good standing until the Campaign Reward is credited.</td><td></td></tr>
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<td></td>
</tr>
<tr>
<td>
Example 6: Missed First Repayment
<table>
<tr><th>Qualifying Criteria</th><th>Status</th></tr>
<tr><td>First drawdown initiated within five (5) calendar days of loan account activation.</td><td>Met</td></tr>
<tr><td>First drawdown amount is greater than or equal to 50% of the approved credit limit.</td><td>Met</td></tr>
<tr><td>No repayment made for the first scheduled installment.</td><td>Not Met</td></tr>
<tr><td>GX Biz Account and Biz FlexiLoan remain active and in good standing until the Campaign Reward is credited.</td><td>Met</td></tr>
</table>
</td>
<td>Example 6 is not eligible for the Campaign Reward.</td>
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<tr>
<td>
Example 7: Biz Account Closure During Campaign Period
<table>
<tr><th>Qualifying Criteria</th><th>Status</th></tr>
<tr><td>First drawdown initiated within five (5) calendar days of loan account activation.</td><td>Met</td></tr>
<tr><td>First drawdown amount is greater than or equal to 50% of the approved credit limit.</td><td>Met</td></tr>
<tr><td>On-time repayment made for the first scheduled installment.</td><td>Met</td></tr>
<tr><td>GX Biz Account is closed during the Campaign Period.</td><td>Not Met</td></tr>
</table>
</td>
<td>Example 7 is not eligible for the Campaign Reward.</td>
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<tr>
<td>
Example 8: Biz Account Closure During Campaign Crediting
<table>
<tr><th>Qualifying Criteria</th><th>Status</th></tr>
<tr><td>First drawdown initiated within five (5) calendar days of loan account activation.</td><td>Met</td></tr>
<tr><td>First drawdown amount is greater than or equal to 50% of the approved credit limit.</td><td>Met</td></tr>
<tr><td>On-time repayment made for the first scheduled installment.</td><td>Met</td></tr>
<tr><td>GX Biz Account is closed when the Campaign Reward is credited.</td><td>Not Met</td></tr>
</table>
</td>
<td>Example 8 is not eligible for the Campaign Reward.</td>
</tr>
</table>

4.5 If an Eligible Business' GX Biz Account and/or GX Biz Flexiloan is suspended, frozen, closed or otherwise rendered ineligible before the Campaign Reward is credited (as applicable), whether due to a breach of these Terms and Conditions, GXBank's Terms and Conditions Governing Business Banking Products and Services, suspected fraudulent activity, or any other reason, GXBank reserves the right to forfeit or claw back the Campaign Reward. This includes situations where the GX Biz Account and/or GX Biz FlexiLoan is in violation of GXBank's policies or where GXBank deems the Eligible Business' participation in the Campaign to be improper or invalid. GXBank also reserves the right to recover any Campaign Reward that has already been credited, where applicable, if it is determined that the Eligible Customer was not eligible for the Campaign Reward.

4.6 If GXBank later determines that an Eligible Business was not eligible for the Campaign Reward, did not meet the Eligibility Criteria or Qualifying Criteria, or that there was an error in the crediting of the Campaign Reward, GXBank reserves the right to refuse, amend, adjust or claw back the Campaign Reward. If the Campaign Reward has already been credited, GXBank may debit an equivalent amount from the Eligible Business' GX Biz Account. If the Eligible Business' GX Biz Account balance is insufficient, the Eligible Business must reimburse GXBank for the full amount on demand. Failure to reimburse the said amount shall entitle GXBank to initiate legal proceedings against an Eligible Business to recover the outstanding amount, and all additional costs incurred in connection therewith shall be borne by the Eligible Business.

4.7 GXBank reserves the right to (a) disqualify an Eligible Business 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 Business' GX Biz Account, and/or (c) take any other necessary actions, including legal action, against an Eligible Business if:

4.7.1 GXBank determines that the Eligible Business has not complied with these Terms and Conditions or GXBank's Terms and Conditions Governing Business Banking Products and Services;

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

4.7.3 there is irregular or improper operation, use, or inactivity/dormancy of the Eligible Business' GX Biz Account and/or GX Biz FlexiLoan;

4.7.4 the Eligible Business 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

4.7.5 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 Business 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, should there be an inconsistency between this Campaign and any other GXBank promotions, the terms and conditions of this Campaign will prevail, that is, the terms and conditions contained in this Campaign will take precedence.

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.