

GXBANK QR SCAN-A-THON CAMPAIGN TERMS AND CONDITIONS

Effective date: 1 October 2025

1. General

- 1.1 The GXBank QR Scan-A-Thon Campaign (“**Campaign**”) is organised by GX Bank Berhad (“**GXBank**”) in collaboration with Payments Network Malaysia Sdn Bhd (“**PayNet**”) and will run from **1 October 2025** to **31 January 2026** (both dates inclusive) or upon achieving the Maximum Cap (as defined in Clause 2.3), whichever is earlier, or otherwise determined by GXBank with prior notice (“**Campaign Period**”).
- 1.2 By participating in the Campaign, you agree to be bound by these GXBank QR Scan-A-Thon Campaign Terms and Conditions (“**Terms and Conditions**”) and acknowledge that any decisions made by GXBank regarding the Campaign are final and binding. GXBank reserves the right to amend or update these Terms and Conditions at any time with prior notice.
- 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 and maintain a savings account with GXBank (“**GX Account**”) in good standing and who have successfully fulfilled the funding requirement for GX Account verification.
- 2.2 The following individuals are not eligible to participate in the Campaign:
 - (a) customers who do not make payments using the GX App via a dynamic or static DuitNow QR code at participating merchants;
 - (b) customers whose GX Account has been terminated, closed, suspended, deemed delinquent or otherwise unsatisfactorily conducted as determined by GXBank during the Campaign Period or at the time of reward crediting;
 - (c) individuals who are mentally unsound, deceased, adjudicated bankrupt or have any legal proceedings instituted against them; and/or
 - (d) 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 limit on the total Campaign Rewards payout for this Campaign (“**Maximum Cap**”). GXBank reserves the right to terminate the Campaign and discontinue the Campaign Rewards once this Maximum Cap is reached. GXBank is not obligated to notify Eligible Customers when the Maximum Cap is reached.

3. Campaign Months

3.1 The Campaign is divided into 4 periods as follows (each, a “**Campaign Month**”):

No.	Campaign Month	Campaign Month Period
(a)	Campaign Month 1	1 October 2025 - 31 October 2025
(b)	Campaign Month 2	1 November 2025 - 30 November 2025
(c)	Campaign Month 3	1 December 2025 - 31 December 2025
(d)	Campaign Month 4	1 January 2026 - 31 January 2026

4. Campaign Rewards, Qualifying Criteria and Mechanics

4.1 Eligible Customers who meet the Qualifying Criteria set out in the Table below during the Campaign Period will be eligible to receive the following Campaign Reward under Reward Category 1.

Campaign Reward	Qualifying Criteria & Mechanics
Reward Category 1 - For New and Inactive (6 months or more) DuitNow QR Users	
1% cashback on in-store DuitNow QR payment transactions	<u>Qualifying Criteria</u> (a) Who qualifies: An Eligible Customer will qualify for the Campaign Reward under Reward Category 1 if, as of the start of a Campaign Month, the Eligible Customer has: - Never made a DuitNow QR payment (in-store) using the GX App; OR - Not made any DuitNow QR payments (in-store) in the past six (6) months or more using the GX App. (b) How to earn: During a Campaign Month, the Eligible Customer must perform 1 or more in-store DuitNow QR payment transactions by scanning a merchant’s DuitNow QR code (static or dynamic) using the GX App, and each of these transactions must be a minimum of RM5 (“Reward Category 1 Eligible Transaction”). - Important: An Eligible Customer can only earn the cashback under Reward Category 1 for up to one (1) Campaign Month. This will be the first Campaign Month in which the Eligible Customer successfully performs a Reward Category 1 Eligible Transaction.

Campaign Reward	Qualifying Criteria & Mechanics
	- <u>Important:</u> For all subsequent Campaign Months during the Campaign Period, that Eligible Customer will automatically be moved to Reward Category 2 and must meet the relevant qualifying criteria to earn the Campaign Reward under Reward Category 2. <u>Campaign Reward/Limits</u> (c) Campaign Reward: The Eligible Customer will receive 1% cashback on the value of each Reward Category 1 Eligible Transaction, subject to the limit set out under Clause 4.1(e) below. (d) Minimum transaction amount: Each transaction must be at least RM5 to qualify as a Reward Category 1 Eligible Transaction. (e) Cashback cap: Cashback is capped at RM5 per Eligible Customer. (f) Calculation and rounding: Cashback amounts will be calculated at 1% of the Reward Category 1 Eligible Transaction amount and rounded down to two (2) decimal places. <u>Crediting of Campaign Reward</u> (g) The cashback will be credited to the Eligible Customer's GX Account instantly, subject to meeting the qualifying criteria set out above. In exceptional cases, it may take up to two (2) weeks for the cashback to be credited. (h) If a Reward Category 1 Eligible Transaction is cancelled, voided, refunded, found to be fraudulent or otherwise deemed invalid, the cashback will be reversed and debited from the Eligible Customer's GX Account.

- 4.2 Eligible Customers who meet the Qualifying Criteria set out in the Table below during the Campaign Period will be eligible to receive the following Campaign Reward under Reward Category 2.

Campaign Reward	Qualifying Criteria & Mechanics
Reward Category 2 - For Existing and Inactive (5 months or less) DuitNow QR Users	
RM5 cashback on in-store DuitNow QR payment transactions	<u>Qualifying Criteria</u> (a) Who qualifies: An Eligible Customer will qualify for the Campaign Reward under Reward Category 2 if, as of the start of the Campaign Period, the Eligible Customer has made at least one (1) DuitNow QR payment (in-store) using the GX App within the last five (5) months. (b) How to earn: Within a single Campaign Month, the Eligible Customer must perform at least twelve (12) in-store DuitNow QR payment transactions by scanning a merchant's DuitNow QR code (static or dynamic) using the GX App, and each of these transactions must be a minimum of RM30 ("Reward Category 2 Eligible Transaction"). <u>Campaign Reward Limits</u> (c) Campaign Reward: The Eligible Customer will receive a one-time RM5 cashback reward, for each Campaign Month that the Eligible Customer meets the qualifying criteria set out above. (d) Minimum transaction amount: Each transaction must be at least RM30 to qualify as a Reward Category 2 Eligible Transaction. (e) Monthly cashback cap: One-time RM5 cashback reward for each Campaign Month. (f) Overall cashback cap: A maximum of up to RM20 cashback may be earned by each Eligible Customer over the entire Campaign Period. <u>Crediting of Campaign Reward</u> (g) The cashback will be credited to the Eligible Customer's GX Account instantly, subject to meeting the qualifying criteria set out above. In exceptional cases, it may take up to two (2) weeks for the cashback to be credited.

4.3 An Eligible Customer's initial Reward Category is determined at the start of the Campaign Period based on their transaction history. An Eligible Customer who successfully earns the Reward Category 1 cashback will be automatically moved to Reward Category 2 for all subsequent months. An Eligible Customer may only qualify for one (1) Reward Category per Campaign Month.

4.4 Below are illustrations of the eligibility for receiving the Campaign Rewards under Reward Categories 1 and 2.

4.4.1 **Illustration 1 - Customer A (Never made a DuitNow QR payment using the GX App)**

Reward Category 1 - For New and Inactive (6 months or more) DuitNow QR Users: 1% cashback on in-store DuitNow QR payment transactions		
Campaign Month	Action Taken	Campaign Reward Eligibility
Campaign Month 1	Performed two (2) DuitNow QR payments using the GX App: Transaction 1: RM150 Transaction 2: RM350 Both transactions meet the RM5 minimum requirement.	Eligible for RM5.00 cashback Cashback Calculation: Transaction 1 (RM150 x 1%) = RM1.50 Transaction 2 (RM350 x 1%) = RM3.50 Total cashback earned = RM5.00 Customer A has now reached the RM5 cashback cap for this category. Having earned the cashback under Reward Category 1, Customer A will now automatically be moved to Reward Category 2 for the rest of the Campaign Period.
Campaign Month 2	Performed ten (10) DuitNow QR payments of RM40 each using the GX App.	Not eligible for cashback. Customer A is now in Reward Category 2. To qualify, they must perform at least twelve (12) transactions of min. RM30 each. As they only performed ten (10) transactions, they did not meet the qualifying criteria.
Campaign Month 3	Completed 15 DuitNow QR payments, each above RM30	Eligible for RM5.00 cashback. Met the qualifying criteria of at least 12 transactions of minimum RM30 each.

4.4.2 Illustration 2 - Customer B (Inactive DuitNow QR User for 7 months)

Reward Category 1 - For New and Inactive (6 months or more) DuitNow QR Users: 1% cashback on in-store DuitNow QR payment transactions		
Campaign Month	Action Taken	Campaign Reward Eligibility
Campaign Month 1	Performed one (1) DuitNow QR payment of RM200 using the GX App.	Eligible for RM2.00 cashback. Cashback Calculation: $RM200 \times 1\% = RM2.00$ Total cashback earned = RM2.00 Having earned the cashback under Reward Category 1, Customer B will now automatically be moved to Reward Category 2 for the rest of the Campaign Period.
Campaign Month 2	Performed thirteen (13) DuitNow QR payments of RM35 each using the GX App.	Eligible for RM5 cashback. Met the qualifying criteria of at least 12 transactions of minimum RM30 each.

4.4.3 Illustration 3 - Customer C (Existing DuitNow QR User)

Reward Category 2 - For Existing and Inactive (5 months or less) DuitNow QR Users: RM5 cashback on in-store DuitNow QR payment transactions		
Campaign Month	Action Taken	Campaign Reward Eligibility
Campaign Month 1	Completed 15 DuitNow QR payments, each above RM30	Eligible for RM5.00 cashback. Met the qualifying criteria of at least 12 transactions of minimum RM30 each.
Campaign Month 2	Completed 20 DuitNow QR payments, each above RM30	Eligible for RM5.00 cashback. Met the qualifying criteria of at least 12 transactions of minimum RM30 each.
Campaign Month 3	Completed 11 DuitNow QR payments, each above RM30	Not eligible for cashback. Did not meet the minimum requirement of twelve (12) transactions.

4.4.4 Illustration 4 - Customer D (Existing DuitNow QR User)

Reward Category 2 - For Existing and Inactive (5 months or less) DuitNow QR Users: RM5 cashback on in-store DuitNow QR payment transactions		
Campaign Month	Action Taken	Campaign Reward Eligibility
Campaign Month 1	Completed 15 DuitNow QR payments, but each transaction was only RM25	Not eligible for cashback. The transactions did not meet the minimum amount of RM30 per transaction.
Campaign Month 2	No DuitNow QR payments made	Not eligible for cashback. No qualifying transactions were made.

4.4.5 Illustration 5 - Customer E (Existing DuitNow QR User who was recategorized as inactive DuitNow QR user of 6 months or more)

Reward Category 1 - 1% cashback on in-store DuitNow QR payment transactions (Campaign month 3)		
Reward Category 2 - RM5 cashback on in-store DuitNow QR payment transactions (Campaign month 1,2, and 4)		
Campaign Month	Action Taken	Campaign Reward Eligibility
Campaign Month 1	No DuitNow QR payments made	Not eligible for cashback. No qualifying transactions were made.
Campaign Month 2	No DuitNow QR payments made	Not eligible for cashback. No qualifying transactions were made.
Campaign Month 3	Performed two (2) DuitNow QR payments using the GX App: Transaction 1: RM150 Transaction 2: RM350 Both transactions meet the RM5 minimum requirement.	Eligible for RM5.00 cashback Cashback Calculation: Transaction 1 (RM150 x 1%) = RM1.50 Transaction 2 (RM350 x 1%) = RM3.50 Total cashback earned = RM5.00 Customer E has now reached the RM5 cashback cap for this category. Having earned the cashback under Reward Category 1, Customer E will now automatically be moved to Reward Category 2 for the rest of the Campaign Period.
Campaign Month 4	Completed 12 DuitNow QR payments, each above RM30	Eligible for RM5.00 cashback. Met the qualifying criteria of at least 12 transactions of minimum RM30 each.

- 4.5 If GXBank subsequently finds that an Eligible Customer is not eligible for the Campaign Reward(s) or if there was an error in the crediting or awarding of the Campaign Reward(s), GXBank reserves the right to refuse to credit, or to amend, correct, adjust, or reclaim the Campaign Reward(s). 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(s), 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(s), 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 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, 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 You agree and undertake to indemnify and hold GXBank its officers, employees, representatives and agents harmless against any claims, proceedings, damages, losses and costs (including legal fees on an indemnity basis) that may arise in connection with or as a result of misconduct, negligence, misrepresentation or breach of these Terms and Conditions.
- 5.8 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 GX App.
- 5.9 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.
- 5.10 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.
- 5.11 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.
- 5.12 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.

- 5.13 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 given by posting on GXBank's website at gxbank.my/notices, through the GX App, or by any other method determined by GXBank.
- 5.14 Any matters not explicitly covered by these Terms and Conditions will be determined by GXBank at its reasonable discretion.
- 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 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.
- 5.18 For inquiries or feedback regarding the Campaign, please reach out to us through the chat function in the GX App, call our Customer Support team at +603 7498 3188, or email us at ask@gxbank.my.