GXBank Business Banking - Biz Boost Referral Campaign Terms and Conditions

(Effective date: 16 March 2026)

1. General

1.1 The GXBank Business Banking Biz Boost Referral Campaign ("**Campaign**") is organised by GX Bank Berhad ("**GXBank**") and will run from **16 March 2026** to **30 November 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 Business Banking Biz Boost Referral 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 Criteria

2.1 This Campaign is open to individual customers of GXBank who participate as a "**Referrer**" or "**Referee**" (or otherwise collectively known as "**Eligible Customers**", "**you**" or "**your**"), as defined below:

(a) a "**Referrer**" is an individual customer or business customer of GXBank who has and maintains an active personal savings account and/or business current account with GXBank ("**GX Account**"); and

(b) a "**Referee**" is a new-to-GXBank business customer who does not have an existing or ever had a Biz FlexiLoan limit/ account ("**Biz FlexiLoan**") with GXBank. To qualify, the Referee must satisfy all of the following "**Requirements**":

(i) you are a sole proprietor;
(ii) you have not been rejected by GXBank during the GX Biz Account and/or GX Biz FlexiLoan onboarding process for any eligibility-related reason;
(iii) you successfully open a GX Biz Account and GX Biz FlexiLoan;
(iv) 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; and
(v) you have performed a minimum drawdown of RM1,000 from the GX Biz FlexiLoan.

(collectively, "**Requirements**").

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

(a) businesses that have previously maintained and closed a Biz FlexiLoan;
(b) businesses whose 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;
(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 and Requirements (as set out in Clause 2.1 above) are met, the business may qualify to participate in the Campaign thereafter.

2.3 Notwithstanding any other provision in these Terms and Conditions, GXBank has established a maximum limit on the Campaign Reward (as defined below) ("**Maximum Cap**"). Once the Maximum Cap has been reached, GXBank reserves the right to immediately cease awarding any further Campaign Reward. GXBank shall not be under any obligation to notify Eligible Customers when the Maximum Cap has been reached. GXBank further reserves the right to discontinue the Campaign once the Maximum Cap is reached.

3. Qualifying Criteria

3.1 To qualify for the Campaign Reward described 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** For Referrers	1. You must maintain an active GX Account (e.g. GX Biz Account/ GX Savings Account) in good standing and fulfill the funding requirement for GX Account verification. 2. You must share your unique referral link or code ("**Referral Link/ Code**") obtained from the GXBank mobile application ("**GX App**") with a Referee who has yet to apply for Biz FlexiLoan. Note: Share your unique Referral Link/ Code from the GX App: ● **Retail Referrer:** Tap "Me", select "Share with friends"; or ● **Business Referrer:** Tap "Profile", select "Share with friends". 3. Your Referee must apply for Biz FlexiLoan using your Referral Link/ Code, be approved and successfully activate their Biz FlexiLoan limit during the Campaign Period ("**Successful**

		Referral”).
(b)	**Reward Category 2** For Referees	1. You must not be an existing or previous Biz FlexiLoan customer of GXBank. Note: You may still be a Referrer to refer others to apply for Biz FlexiLoan. 2. You must open and maintain an active GX Biz Account in good standing and fulfill the funding requirement for GX Biz Account verification during the Campaign Period. 3. You must apply for Biz FlexiLoan using a valid Referral Link/ Code from a Referrer. Note: Click on the Referral Link shared with you by the Referrer or input the Referral Code given by the Referrer during your Biz FlexiLoan application journey. 4. Your Biz FlexiLoan application is subject to GXBank’s approval based on its internal eligibility and underwriting criteria, which are determined at GXBank’s sole discretion. 5. If your Biz FlexiLoan application is approved by GXBank, you must successfully activate the offered Biz FlexiLoan Limit and perform a first drawdown of a minimum of RM1,000 in a single transaction from the activated Biz FlexiLoan Limit during the Campaign Period.

3.2 For this Campaign, a Referrer may refer any number of Referees for Biz FlexiLoan. A Referee must not be an existing or previous Biz FlexiLoan customer of GXBank. For the avoidance of doubt, a Referrer may not refer himself/herself for this Campaign.

3.3 By participating, Referrers accept full responsibility for their Referral Link/Code. GXBank will not be held responsible for any disputes, claims, or issues that arise between any parties as a result of sharing the Referral Link/Code or from participation in this Campaign.

3.4 By participating in this Campaign, each Referrer and Referee acknowledges and accepts full responsibility for their use of the Biz FlexiLoan Limit and their independent decision to obtain a loan. GXBank makes no representation or warranty as to the suitability of the Biz FlexiLoan product for any individual and shall not be liable for any loss, damage, cost, or liability (whether direct, indirect, consequential or otherwise) arising from or in connection with the Referrer and Referee’s participation in this Campaign or use of the Biz FlexiLoan Limit.

4. Campaign Mechanics and Reward

4.1 Eligible Customers who meet both the Eligibility Criteria and Requirements (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(s):

Campaign Reward	Mechanics
Reward Category 1 - For Referrers	
RM125 cash reward for each Successful Referral	(a) A Referrer will be eligible to receive a cash reward of RM125 for every Referee who applies for Biz FlexiLoan with the Referrer's Referral Link/ Code, get approved, and subsequently successfully activates their Biz FlexiLoan Limit during the Campaign Period. (b) Referrers may make an unlimited number of successful referrals and earn rewards accordingly, but all rewards are subject to the overall Campaign's Maximum Cap (Clause 2.3). (c) The cash reward will be credited in real time to the Referrer's GX Account once the Qualifying Criteria set out in Clause 3.1(a) above is met. In exceptional cases, it may take up to two (2) weeks for the cash reward to be credited.
Reward Category 2 - For Referees	
RM125 cash reward for Biz FlexiLoan Limit activation	(a) A Referee who applies for Biz FlexiLoan with a Referrer's Referral Link/Code, gets approved and subsequently successfully activates their Biz FlexiLoan Limit during the Campaign Period will be eligible to receive a cash reward of RM125. (b) A Referee may only receive this cash reward once during the Campaign Period. (c) The cash reward will be credited to the Referee's GX Account upon activation of the Biz FlexiLoan Limit by the Referee. In exceptional cases, it may take up to two (2) weeks for the cash reward to be credited.

4.2 Illustrations of the eligibility to receive the Campaign Rewards are set out in Table 1 below.

No.	Illustration	Campaign Reward Eligibility
1	**Referrer:** Shared Referral Link/ Code to Referee, who does not have a Biz FlexiLoan. **Referee:** Applied, activates and performs first drawdown of RM1,000 from the Biz FlexiLoan Limit during the Campaign Period.	**Both Referrer and Referee** are **eligible** to receive the Campaign Rewards.
2	**Referrer:** Shared Referral Link/ Code to Referee, who is an **existing GXBank Personal Banking customer**. **Referee:** Applied, activates and performs first drawdown of RM1,000 from the Biz FlexiLoan Limit during the Campaign Period.	**Both Referrer and Referee** are **eligible** to receive the Campaign Rewards.
3	**Referrer:** Shared Referral Link/ Code to Referee. **Referee:** Successfully opens and activates Biz FlexiLoan Limit, but **does not perform any drawdown** during the Campaign Period.	**Referrer: Eligible** to receive Campaign Reward. **Referee: Not eligible** to receive Campaign Reward.
4	**Referrer:** Shared Referral Link/ Code to Referee. **Referee:** Applied, activates and performs first drawdown of RM1,000 from the Biz FlexiLoan Limit **after the Campaign Period**.	**Referrer: Eligible** to receive Campaign Reward. **Referee: Not eligible** to receive Campaign Reward.
5	**Referrer:** Shared Referral Link/ Code to Referee, **who already has (or previously had) an existing** Biz FlexiLoan. **Referee: Unable to apply** and open a Biz FlexiLoan.	**Both Referrer and Referee** are **not eligible** to receive the Campaign Rewards.
6	**Referrer:** Shared Referral Link/ Code to Referee. **Referee:** Entered an **invalid or incorrect referral code** during the application process but activates and performs first drawdown of RM1,000 from the Biz FlexiLoan Limit during the Campaign Period.	**Both Referrer and Referee** are **not eligible** to receive the Campaign Rewards.
7	**Referrer A & Referrer B**: Both shared valid Referral Codes to the same Referee. **Referee**: Applies using **Referrer A's Referral Code**, activates and performs first drawdown of RM1,000	**Referrer A: Eligible** to receive Campaign Reward. **Referrer B: Not eligible** to receive Campaign Reward.

	from the Biz FlexiLoan Limit during the Campaign Period.	**Referee: Eligible** to receive Campaign Reward.
8	**Referrer:** Shared Referral Link/ Code to Referee. **Referee:** Performs all requirements, but the **Maximum Cap** of the Campaign has already been reached at the time of activation.	**Both Referrer and Referee** are **not eligible** to receive the Campaign Rewards.

4.3 If an Referrer's or Referee's GX Account or Biz FlexiLoan account is suspended, frozen, closed or otherwise rendered ineligible before the Campaign Reward is credited, 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, but is not limited to, situations where the Referrer's or Referee's GX Account or Biz FlexiLoan account is found to be in violation of GXBank's policies or where GXBank deems the Referrer's or Referee's 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 Referrer or Referee was not eligible for the Campaign Reward.

4.4 If GXBank later determines that a Referrer or Referee 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 reclaim/ clawback the Campaign Reward. If the Campaign Reward has already been credited, GXBank may debit an equivalent amount from the Referrer's or Referee's GX Account (including both the Main Account and any Savings Pockets, if any). If the balance in the Referrer's or Referee's GX Account is insufficient to cover the amount of the Campaign Reward, the Referrer or Referee must immediately reimburse GXBank for the full amount on demand. Failure to reimburse the said amount shall entitle GXBank to initiate legal proceedings against the Referrer or Referee to recover the outstanding amount, and all additional costs incurred in connection therewith shall be borne by the Referrer or Referee.

4.5 GXBank reserves the right to (a) disqualify a Referrer or Referee 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 Referrer or Referee's GX Account, and/or (c) take any other necessary actions, including legal action, against a Referrer or Referee if:

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

4.5.2 the Referrer or Referee is found or suspected of tampering with the Campaign or its processes, including any fraudulent activity involving deceit or cheating;

4.5.3 there is irregular or improper operation, use, or inactivity/dormancy of the Referrer or Referee's GX Account;

4.5.4 the Referrer or Referee 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

4.5.5 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, 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 liable for any misinterpretation or misrepresentation of facts regarding the Campaign by unauthorized third parties in any media, marketing, or advertising material.

5.9 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.

5.10 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.

5.11 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.

5.12 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.

5.13 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.

5.14 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.

5.15 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.