GXBank Business Banking - MSME Biz Boost Referral Campaign - Frequently Asked Questions (FAQ)

Effective: 16 March 2026

<table>
<tr><th>No.</th><th>Question</th><th>Answer</th></tr>
<tr><td>1</td><td>What is this campaign about?</td><td>The GXBank Business Banking - MSME 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 once the Campaign Reward has reached the Maximum Cap, or such other duration as may be determined by GXBank at its sole discretion (“Campaign Period”).</td></tr>
<tr><td>2</td><td>Who is eligible to participate in the campaign?</td><td>This campaign is open to all Personal and Business Banking customers of GXBank as stated below:

a. As a Referrer:
○ An existing GXBank customer with an active GX Savings and/or Business Account.

b. As a Referee:
○ As a new-to-GXBank business customer who does not have an existing or ever had a GX Biz FlexiLoan limit/ account (“Biz FlexiLoan”) with GXBank.

Note: If you are an existing Biz FlexiLoan user, you are not eligible to be a referee as you already have a Biz FlexiLoan account. However, you may still play a referrer role to refer others to apply for Biz FlexiLoan.</td></tr>
<tr><td>3</td><td>What are the Campaign Rewards?</td><td>The reward is as follows:

<table><tr><th>User</th><th>Reward Description</th></tr><tr><td>Referrer</td><td>● Cash reward of RM125 for each Successful Referral for every Referee who applies for Biz FlexiLoan with your Referral Link/ Code, gets approved, and subsequently successfully activates their Biz FlexiLoan limit during the Campaign Period.

● 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.</td></tr><tr><td>Referee</td><td>● Cash reward of RM125 who applies for Biz FlexiLoan with a Referral Link/Code, gets approved and subsequently successfully activates and performs a first drawdown of a minimum of RM1,000 in a single transaction from their Biz</td></tr></table></td></tr>
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<tr><td></td><td>FlexiLoan limit during the Campaign Period.

● The referee can only get the above rewards as a one-off when performed during the Campaign Period.</td></tr>
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Important notes:
The cash reward will be credited in real time to the Referrer/ Referee's GX Savings/ Biz Account once the Qualifying Criteria set out the Campaign Terms and Conditions are met. In exceptional cases, it may take up to two (2) weeks for the cash reward to be credited.
</td></tr>
<tr><td>4</td><td>How can I earn the Campaign Rewards?</td><td>To be eligible for the Campaign Rewards, you must fulfill the following criteria:
<table>
<tr><th>User</th><th>Reward Description</th></tr>
<tr><td>Referrer</td><td>● Maintain an active GX Savings/ Biz Account in good standing; and

● Ensure your GXBank App is updated to the latest version to access this referral feature.</td></tr>
<tr><td>Referee</td><td>● Get approved for Biz FlexiLoan* and perform a <u>first drawdown</u> of minimum RM1,000 from the Biz FlexiLoan limit;

● Maintain an active GX Savings/ Biz Account in good standing; and

● Ensure your GXBank App is updated to the latest version to access this referral feature or that you download the latest version from your official mobile application distribution platform.

*Important Notes for Biz FlexiLoan applications:
- Ensure you have the necessary income documents to support your application, e.g. latest 6 months business bank statement.

- Approval of your Biz FlexiLoan application is based on a detailed assessment of your profile and creditworthiness. Meeting the eligibility criteria alone does not guarantee approval.</td></tr>
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<tr><td>5</td><td>When and how will I receive the Campaign Reward?</td><td>a. Referrer: RM125 upon the referee's <u>activation</u> of Biz FlexiLoan.

b. Referee: RM125 upon <u>activation and perform first drawdown</u></td></tr>
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<tr><td></td><td></td><td>of min RM1,000 of the Biz FlexiLoan.

Important notes:
● The cash reward will be credited in real time to the Referrer/ Referee's GX Savings/ Biz Account once the Qualifying Criteria set out the Campaign Terms and Conditions are met. In exceptional cases, it may take up to two (2) weeks for the cash reward to be credited.
● You must maintain an active GX Savings/ Biz Account in good standing upon the date the Campaign Reward is credited. If the GX Savings/ Biz Account is closed or not in good standing on the crediting date, you will forfeit the Campaign Reward.</td></tr>
<tr><td>6</td><td>What is the last sign-up period to qualify for the Campaign?</td><td>The final sign up period falls on 30 November 2026 (11:59pm). GX Biz FlexiLoan signed up after this date will not be eligible.</td></tr>
<tr><td>7</td><td>How many times can I receive the Campaign Rewards?</td><td>a. Referrer:
i. Referrers may make an <u>unlimited</u> number of successful referrals and earn rewards accordingly, but all rewards are subject to the overall Campaign's Maximum Cap.

b. Referee:
i. A Referee may only receive this cash reward <u>once</u> during the Campaign Period.</td></tr>
<tr><td>8</td><td>Illustration of campaign reward eligibility.</td><td>
<table>
<tr><th>No</th><th>Illustration</th><th>Campaign Reward Eligibility</th></tr>
<tr><td>1</td><td>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.</td><td>Both Referrer and Referee are eligible to receive the Campaign Rewards.</td></tr>
<tr><td>2</td><td>Referrer: Shared Referral Link/ Code to Referee, who is an existing GXBank Personal Banking customer.</td><td>Both Referrer and Referee are eligible to receive the Campaign Rewards.</td></tr>
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No.	Question	Answer		
			Referee: Applied, activates and performs first drawdown of RM1,000 from the Biz FlexiLoan Limit during the Campaign Period.	
		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.

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<tr><td>7</td><td>Referrer A & Referrer B: Both shared valid codes to the same Referee.

Referee: Applies using Referrer A's referral code, activates and performs first drawdown of RM1,000 from the Biz FlexiLoan Limit during the Campaign Period.</td><td>Referrer A: Eligible to receive Campaign Reward.

Referrer B: Not eligible to receive Campaign Reward.

Referee: Eligible to receive Campaign Reward.</td></tr>
<tr><td>8</td><td>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.</td><td>Both Referrer and Referee are not eligible to receive the Campaign Rewards.</td></tr>
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<tr><td>9</td><td>Who can I contact if I have further questions about this campaign?</td><td>For more information, enquiries, feedback and/ or complaints relating to this Campaign, please contact GXBank Customer Support via the chat in the GXBank App. Alternatively, you may call us at +603 7498 3188 or email us at ask@gxbank.my.</td></tr>
<tr><td>10</td><td>Where can I find the full campaign terms and conditions?</td><td>You can find the full terms and conditions here: https://www.gxbank.my/campaign-tnc.</td></tr>
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