

GXBank 1,000,000+ Malaysian Dreams: FlexiCredit Triple Your Salary Campaign - Frequently Asked Questions

4 November 2025

Question	Answer				
What is this campaign about?	The GXBank 1,000,000+ Malaysian Dreams: FlexiCredit Triple Your Salary Campaign will run from 4 November 2025 to 31 December 2025, 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").				
Am I eligible to participate in this campaign?	Campaign Eligibility: This campaign is open to all individual customers of GXBank as stated below: - an existing GXBank customer with an active GX Savings Account - an active FlexiCredit limit with GXBank.				
	To be eligible for FlexiCredit, you must fulfil the following criteria: - Be an existing GXBank customer with an active GX Savings Account				
	- Be a Malaysian citizen with a MyKad				
	- Be between 21 and 64 years old				
	- Have a minimum monthly income of RM1,500				
	- Be gainfully employed. Employment types such as				
	housewife/househusband, retiree, or student are not eligible.				
	 Important Notes: Ensure you have the necessary income documents to support your application, e.g. latest 2 years EPF statement (salaried employees) or latest 6 months business bank statements (self-employed). Approval of your FlexiCredit application is based on a detailed assessment of your profile and creditworthiness. Meeting the eligibility criteria alone does not guarantee approval. The cash reward amount will be determined by GXBank based on the Eligible Customer's net income as derived and computed from the income verification documents (EPF statements/ business bank statements) uploaded during the FlexiCredit application process. Net salary amount determined by GXBank is final and no disputes will be entertained. Please note that the net income we recognize for your application may differ from your current net income. Permanent employees with GXBank are not eligible to participate in this campaign. 				
What are the campaign rewards and how can I earn them?	Campaign Reward A cash reward equivalent to two (2) month's net salary for one (1) eligible FlexiCredit customer for each week during the Campaign Period. The campaign weeks are as follows:				
	Campaign Duration Weeks				
	Week 1 4 November 2025 - 9 November 2025				
	Week 2 10 November 2025 - 16 November 2025				

Week 3

17 November 2025 - 23 November 2025



Week 4	24 November 2025 - 30 November 2025
Week 5	1 December 2025 - 7 December 2025
Week 6	8 December 2025 - 14 December 2025
Week 7	15 December 2025 - 21 December 2025
Week 8	22 December 2025 - 28 December 2025
Week 9	29 December 2025 - 31 December 2025

The campaign reward is as follows:

Campaign Reward	Reward Description
Cash Reward Equivalent to 2 Month's Salary	 9x Weekly Cash Prizes of 2 month's net salary amount. Weekly winners will be selected randomly from the chance pool throughout the campaign period. Chances generated by eligible drawdowns remain in the chance pool until the end of the Campaign Period. Every RM1,000 of drawdowns performed during the Campaign Period grants customers 10x chances of winning. For example, a single drawdown of RM2,500 will grant 20 chances (RM2,000 / RM1,000 x 10). The remaining RM500 is not eligible for chances. The cash reward amount will be determined by GXBank based on the customer's net income as derived and computed from the income verification document uploaded during the FlexiCredit application process. The maximum monthly salary recognised will be capped at RM20,000. Therefore, the cash reward is capped at RM40,000 per winner. Note: Selected customers will receive triple the number of chances to win the prize when they perform a drawdown. These customers will receive direct communication from GXBank on this and the selection criteria is at GXBank's sole discretion.

Qualifying Criteria:To qualify to earn chances for the the Campaign Reward, you must:

Campaign Reward	Qualifying Criteria to Earn Chances			
9x Prizes - (1x Winners per Campaign Week):	(i) maintain an active GX Account in good standing;			



Cash Reward of 2 Month's Worth of Salary	(ii)	make a minimum drawdown of RM1,000 from your FlexiCredit line;
	(iii)	choose a minimum 12-month tenure for the drawdown; and
	(iv)	maintain your loan drawdown account as active throughout the Campaign Period (no early settlements, or full repayments of drawdowns or closure of FlexiCredit accounts).

No	Illustration	Campaign Reward Eligibility
1	- The drawdown(s) amount to RM1,000, tenure selected is 12 months and is performed during the Campaign Period The Eligible Customer maintains their drawdown loan account(s) and FlexiCredit limit as active The Eligible Customer is selected as the Campaign Week winner The Eligible Customer picks up GXBank's call and answers a simple question about GXBank correctly.	Drawdown A is eligible for the Campaign Reward. The Eligible Customer will receive a cash reward worth 2 months of their net monthly salary as per the EPF / business bank statement document uploaded. The Campaign Reward amount will be capped at RM40,000.
2	Amounts to RM1,000, tenure selected is 12 months and is performed by the Eligible Customer during the Campaign Period. The Eligible Customer maintains their drawdown loan account(s) and FlexiCredit limit as active. The Eligible Customer is selected as the Campaign Week winner. The Eligible Customer did not pick up GXBank's call or answered the question about GXBank incorrectly.	Drawdown B is not eligible for the Campaign Reward as the Eligible Customer did not pick up the call from GXBank or answered the question about GXBank incorrectly.
3	Drawdown C Amounts to RM1,000, and the tenure selected by the Eligible Customer is 6 months.	Drawdown C is not eligible for any chances to win the Campaign Reward as the minimum tenure required is 12 months.
4	Amounts to RM1,000, tenure selected by the Eligible Customer is 12 months and is performed during the	Drawdown D is not eligible for the Campaign Reward as the Eligible Customer early settled / fully repaid their entire loan drawdown / closed their FlexiCredit account during the



	Campaign Period. - The Eligible Customer early settles or fully repays the entire loan drawdown and / or closes their FlexiCredit account.	Campaign Period.		
	5 Drawdown E Amounts to RM1,000, tenure selected is 12 months and is performed by an Eligible Customer before the Campaign Period.	Drawdown E is not eligible for the Campaign Reward as it was performed before the Campaign Period.		
When will I receive the campaign	Cash Reward of 2 Month's Worth of Salary			
rewards?	a. The Weekly Prize Winner will be announced by GXBank on a weekly basis via GXBank's official channels, featuring the winner from the previous week.			
	b. Weekly Prize Winners will be contacted by GXBank via phone confrom our official hotline, +603 7498 3188 for identity verification. The winner must also successfully answer a simple question about GXBank before the cash reward is awarded.			
	actable after 6 call attempts total rom the first call attempt, or fails gn Reward for that week shall be will be selected.			
	d. The Campaign Reward will be credited to the Weekly Prize Winner's GX Account within twenty-one (21) business days after the winner has been successfully verified by GXBank.			
Note: GXBank will only contact you via phone call on GXBank's of +603 7498 3188.				
Where can I find the full campaign terms and conditions?	You can find the full terms and conditions here: https://www.gxbank.my/campaign-tnc			
Who can I contact if I have further questions about this campaign?	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 .			