

GXBANK 1,000,000+ MALAYSIAN DREAMS: FLEXICREDIT TRIPLE YOUR SALARY CAMPAIGN TERMS AND CONDITIONS

1. General

- 1.1 The GXBank 1,000,000+ Malaysian Dreams: FlexiCredit Triple Your Salary Campaign (“**Campaign**”) is organised by GX Bank Berhad (“**GXBank**”) and will run from **4 November 2025** to **28 February 2026** (both dates inclusive) or such other dates as may be determined by GXBank from time to time with notice to you (“**Campaign Period**”).
- 1.2 By participating in this Campaign, you agree to be bound by these GXBank 1,000,000+ Malaysian Dreams: FlexiCredit Triple Your Salary Campaign Terms and Conditions (“**Terms and Conditions**”) and agree that any decisions made by GXBank in respect of this Campaign shall be final and binding.
- 1.3 These Terms and Conditions shall be read together with GXBank’s [Terms and Conditions Governing Retail Banking Products and Services](#).

2. Eligibility

- 2.1 This Campaign is open to all individual customers of GXBank who have and maintain an active savings account with GXBank (“**GX Account**”), who have successfully fulfilled the funding requirement for GX Account verification, and who have an approved and activated FlexiCredit limit/account (“**FlexiCredit Limit**”) with GXBank (“**Eligible Customer**”, “**you**”, or “**your**”).
- 2.2 The following persons shall **not** be eligible to participate in this Campaign:
 - (a) individuals whose GX Account or FlexiCredit account is terminated, closed, suspended, deemed delinquent, in default or otherwise unsatisfactorily conducted as determined by GXBank at any point during the Campaign Period or at the time of fulfilment of the Campaign Reward;
 - (b) individuals who are mentally unsound, deceased, adjudicated bankrupt or involved in any ongoing legal proceedings;
 - (c) individuals under the age of 21 or above the age of 64;
 - (d) individuals who are unemployed, housewives/househusbands, students or retirees; and/or
 - (e) individuals with a monthly income of less than RM1,500; and
 - (f) permanent employees of GXBank.
- 2.3 Notwithstanding any other provision in these Terms and Conditions, GXBank has established a maximum limit on the total Campaign Reward payout for this Campaign (“**Maximum Cap**”). Once the Maximum Cap has been reached, GXBank reserves the right to immediately cease awarding any further Campaign Reward and/or terminate the Campaign without prior notice. GXBank shall not be under any obligation to notify Eligible Customers when the Maximum Cap has been reached.

3. Campaign Mechanics and Qualifying Criteria

3.1 The campaign weeks for this Campaign are as follows (“**Campaign Weeks**”):

Campaign Week	Duration
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 - 4 January 2026
Week 10	5 January 2026 - 11 January 2026
Week 11	12 January 2026 - 18 January 2026
Week 12	19 January 2026 - 25 January 2026
Week 13	26 January 2026 - 1 February 2026
Week 14	2 February 2026 - 8 February 2026
Week 15	9 February 2026 - 15 February 2026
Week 16	16 February 2026 - 22 February 2026
Week 17	23 February 2026 - 28 February 2026

3.2 This Campaign consists of a weekly cash reward, the amount of which is equivalent to an Eligible Customer’s two (2) months’ net salary (“**Campaign Reward**”) subject to the Campaign Reward Cap as set out in Clause 4.1(e) below.

3.3 To qualify for a chance to win the Campaign Reward, Eligible Customers must meet the following qualifying criteria during the Campaign Period (“**Qualifying Criteria**”):

- (a) make a minimum drawdown of RM1,000 in a single drawdown transaction from the Eligible Customer’s activated FlexiCredit Limit during any of the Campaign Weeks, and select a minimum drawdown tenure of twelve (12) months (“**Eligible Drawdown**”); and
- (b) maintain the Eligible Drawdown without early settlement or full repayment, and keep the FlexiCredit Limit open and in good standing throughout the Campaign Period.

3.4 For a selected group of Eligible Customers, they will receive triple the number of chances for their Eligible Drawdowns made. Such Eligible Customers must have received direct communication from GXBANK during the Campaign Period regarding their eligibility for the

aforementioned triple chances. The participation selection criteria for this selected group shall be at GXBank's sole discretion. GXBank shall not be held responsible for non-receipt of communication due to outdated or incorrect contact information provided by the Eligible Customer.

- 3.5 By participating in this Campaign, each Eligible Customer acknowledges and accepts full responsibility for their use of the FlexiCredit Limit and their independent decision to perform a loan drawdown. GXBank makes no representation or warranty as to the suitability of the FlexiCredit product for any individual and shall not be liable for any loss, damage, costs or liability (whether direct, indirect, consequential or otherwise) arising from or in connection with the Eligible Customer's participation in this Campaign or use of the FlexiCredit Limit.

4. Campaign Reward

4.1 Eligible Customers who meet the Qualifying Criteria outlined in Clause 3.3 above during the Campaign Period shall stand a chance to win the following Campaign Reward, subject to the Campaign Reward Eligibility requirements set out in **Table 1** below.

Campaign Reward	Campaign Reward Eligibility & Selection of Winners
<p>9x Weekly Prizes - Cash Reward of 2 Month's Worth of Salary ("Cash Reward")</p>	<p>Campaign Reward Eligibility</p> <p>(a) One (1) Eligible Customer will be selected each Campaign Week during the Campaign Period to receive two (2) months' net salary as a cash reward.</p> <p>(b) For the purpose of this Campaign, the "net salary" used to calculate the Cash Reward amount shall be the net income derived and computed by GXBank from the income verification documents (e.g. EPF statements/business bank statements) submitted during the Eligible Customer's FlexiCredit application. This net salary amount (as determined by GXBank) is final, will not be adjusted to reflect any changes to the Eligible Customer's current salary, and no disputes will be entertained.</p> <p>(c) A total of nine (9) weekly prize winners will be selected during the Campaign Period (one (1) per Campaign Week) (each, a "Weekly Prize Winner").</p> <p>(d) The maximum net salary recognised will be capped at RM20,000. Therefore, the Cash Reward is capped at RM40,000 per Weekly Prize Winner ("Campaign Reward Cap").</p>
	<p>Selection of Weekly Prize Winners for the Campaign Reward</p> <p>(e) Every RM1,000 drawdown amount in an Eligible Drawdown during the Campaign Period grants Eligible Customers 10x chances of winning. For example, an Eligible Drawdown of RM2,500 will grant the Eligible Customer 20 chances (RM2,000/RM1,000 x 10). The remaining RM500 is not eligible for chances.</p> <p>(f) For a selected group of Eligible Customers that have received direct communication from GXBank regarding the eligibility for tripled chances, each RM1,000 drawdown amount in an Eligible Drawdown during the Campaign Period grants 30x chances of winning. For example, an Eligible Drawdown of RM2,500 will grant the selected group of Eligible Customer 60 chances (RM2,000/RM1,000 x 30). The remaining RM500 is not eligible for chances.</p> <p>(g) Chances generated by Eligible Drawdowns are cumulative and will remain in the chance pool for all subsequent Campaign</p>

Campaign Reward	Campaign Reward Eligibility & Selection of Winners
	<p>Weeks until the end of the Campaign Period, regardless of whether an Eligible Customer has previously won.</p> <p>(h) The Weekly Prize Winner will be selected at random from the cumulative chance pool at the end of each Campaign Week. Each Weekly Prize Winner will be contacted by GXBank via phone call from +603 7498 3188, the official GXBank hotline, for identity verification (“Verification Call”).</p> <p>(i) To be eligible to receive the Campaign Reward, the Weekly Prize Winner must additionally correctly answer a question about GXBank during the Verification Call. The correctness of the answer will be determined at the sole discretion of GXBank.</p> <p>(j) If the Weekly Prize Winner is uncontactable after 6 Verification Call attempts made over seventy-two (72) hours from the first call attempt, or fails the verification process, the Campaign Reward for that Campaign Week shall be forfeited and no replacement winner will be selected.</p> <p>(k) The Campaign Reward will be credited to the GX Account of the confirmed Weekly Prize Winner within twenty-one (21) business days after the winner has been successfully verified by GXBank. GXBank reserves the right to disqualify a Weekly Prize Winner and forfeit the Campaign Reward if the Weekly Prize Winner is subsequently found to be ineligible for whatever reason.</p>

Table 1

4.2 For the avoidance of doubt, each Weekly Prize Winner is selected at the end of each Campaign Week, on an individual and independent basis throughout the Campaign Period via random selection based on the cumulative chance pool. Accordingly, an Eligible Customer who is selected as a Weekly Prize Winner on any given Campaign Week remains eligible to win the same Campaign Reward in subsequent Campaign Weeks, provided that all Qualifying Criteria and Campaign Reward Eligibility requirements are met.

4.3 Set out below are **illustrations of drawdown eligibility** for the Campaign Reward.

No.	Illustration	Campaign Reward Eligibility
1	<p>Drawdown A amounts to RM1,000, tenure selected is 12 months and is performed by the Eligible Customer during the Campaign Period. The Eligible Customer maintains the Eligible Drawdown without early settlement or full repayment, and keeps their FlexiCredit Limit open and in good standing throughout the</p>	<p>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 Eligible Customer’s EPF/business bank statement uploaded. The Campaign</p>

No.	Illustration	Campaign Reward Eligibility
	<p>Campaign Period. The Eligible Customer is selected as the Weekly Prize Winner. The Eligible Customer picks up GXBank's call and answers a simple question about GXBank correctly.</p>	<p>Reward amount will be capped at RM40,000.</p>
2	<p>Drawdown B amounts to RM1,000, tenure selected is 12 months and is performed by the Eligible Customer during the Campaign Period. The Eligible Customer maintains the Eligible Drawdown without early settlement or full repayment, and keeps their FlexiCredit Limit open and in good standing throughout the Campaign Period. The Eligible Customer is selected as the Weekly Prize Winner, however the Eligible Customer did not pick up GXBank's call (after 6 attempts).</p>	<p>Drawdown B is not eligible for the Campaign Reward as the Eligible Customer was uncontactable and failed the verification process (see Cl. 4.1(i) above).</p>
3	<p>Drawdown C amounts to RM1,000, tenure selected is 12 months and is performed by the Eligible Customer during the Campaign Period. The Eligible Customer maintains the Eligible Drawdown without early settlement or full repayment, and keeps their FlexiCredit Limit open and in good standing throughout the Campaign Period. The Eligible Customer is selected as the Weekly Prize Winner. The Eligible Customer picked up GXBank's call but answered the question about GXBank incorrectly.</p>	<p>Drawdown C is not eligible for the Campaign Reward as the Eligible Customer failed to answer the question about GXBank correctly (see Cl. 4.1(h) above).</p>
4	<p>Drawdown D amounts to RM1,000 and the tenure selected is 6 months.</p>	<p>Drawdown D is not eligible for any chances to win the Campaign Reward as the minimum drawdown tenure required is 12 months (see Cl. 3.3(a) above).</p>
5	<p>Drawdown E amounts to RM1,000, tenure selected is 12 months and is performed by the Eligible Customer during the Campaign Period, however the Eligible Customer early settles/fully repays this Eligible Drawdown during the Campaign Period.</p>	<p>Drawdown E is not eligible for the Campaign Reward as the Eligible Customer early settled/fully repaid the Eligible Drawdown during the Campaign Period (see Cl. 3.3(b) above).</p>
6	<p>Drawdown F amounts to RM1,000, tenure selected is 12 months and is performed by the</p>	<p>Drawdown F is not eligible for the Campaign Reward as the Eligible</p>

No.	Illustration	Campaign Reward Eligibility
	Eligible Customer during the Campaign Period, however the Eligible Customer early settles/fully repays this Eligible Drawdown and closes their FlexiCredit Limit during the Campaign Period.	Customer early settled/fully repaid the Eligible Drawdown and closed the FlexiCredit Limit during the Campaign Period (see Cl. 3.3(b) above).
7	Drawdown G amounts to RM1,000, tenure selected is 12 months but is performed by the Eligible Customer before the Campaign Period.	Drawdown G is not eligible for the Campaign Reward as it was performed before the start of the Campaign Period.

- 4.4 If an Eligible Customer's GX Account or FlexiCredit Limit is suspended, frozen, closed or otherwise rendered ineligible for any reason (as applicable), whether due to a breach of these Terms and Conditions or GXBank's Terms and Conditions Governing Retail Banking Products and Services, suspected fraudulent activity, or any other circumstance, before the Campaign Reward is credited, GXBank reserves the right to forfeit the Campaign Reward. This includes, but is not limited to, situations where the Eligible Customer's GX Account or FlexiCredit Limit is found to be in violation of GXBank's policies or where GXBank deems the Eligible Customer'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 Eligible Customer was not eligible for the Campaign Reward.
- 4.5 If GXBank subsequently finds that an Eligible Customer is not eligible/does not qualify for the Campaign Reward or if there was an error in the crediting or awarding of the Campaign Reward, GXBank reserves the right to refuse to credit, or to amend, correct, adjust or reclaim/clawback the Campaign Reward. 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, the Eligible Customer must immediately reimburse GXBank for that amount upon demand. GXBank reserves the right to take any necessary action, including legal proceedings, to recover any such amount that is not reimbursed by the Eligible Customer.
- 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, or clawback, deduct/debit an amount equivalent to the Campaign Reward 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, use, or inactivity/dormancy of the Eligible Customer's GX Account, FlexiCredit Limit 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 this Campaign, you agree and consent to allow your personal data to be collected, processed and used by GXBank in accordance with GXBank's [Data Privacy Policy](#). In addition and without prejudice to the terms set out in GXBank's Data Privacy Policy, you agree and consent to your personal data or information being collected, processed and used by GXBank for:
 - (a) purposes of this Campaign; and
 - (b) marketing and promotional activities conducted by GXBank, including but not limited to any form of advertising or publicity media and materials such as audio and/ or visual recordings published through newspapers, television networks, radio stations or online and digital media and on the Internet. Marketing and promotion activities include without limitation the use and/ or publication of any details provided in and/ or in connection to the entries, interviews material as well responses and related photographs. In this regard, you agree to cooperate and participate in all advertising and publicity activities of GXBank in relation to this Campaign.
- 5.2 Unless specifically mentioned in these Terms and Conditions, this Campaign is not valid with any other campaign of GXBank, and no other special, additional, preferential rates and/ or reward shall be given to you in addition to this Campaign.
- 5.3 The records of transactions maintained by GXBank and GXBank's decision in all matters (including but not limited to any dispute arising therefrom) relating to this Campaign shall be final, conclusive and binding on you. GXBank shall not be obliged to give any reason or entertain any correspondence with any person(s) or any party(ies) on any matter in relation to this Campaign.
- 5.4 To the fullest extent permitted by law and unless due to GXBank's gross negligence or wilful default, GXBank expressly excludes and disclaims any representations, warranties or endorsements, expressed or implied, written or oral, without limitation to those published in any mass media, marketing or advertising materials, including but not limited to, any warranty of quality, merchantability of fitness for a particular purpose.
- 5.5 By participating in this Campaign, you agree that GXBank shall not in any manner whatsoever be liable or held responsible if GXBank is unable to perform in whole or in part any of its obligations herein attributable directly or indirectly to the failure of any mechanical or electronic device, data processing system, transmission line, electrical failure, industrial dispute, war, strike, riot, pandemic or any act of God beyond GXBank's control or due to any factor in a nature of a force majeure which is beyond GXBank's reasonable control.
- 5.6 GXBank and its officers, employees, representatives and/ or agents (including without limitation, any third party service providers engaged by GXBank for purposes of this Campaign)

shall not be responsible and shall not accept any liabilities of any nature and however arising or suffered by you or any third parties resulting directly or indirectly from this Campaign, unless due to GXBank's gross negligence or wilful misconduct specifically related to this Campaign.

- 5.7 GXBank shall not be responsible or held liable in respect of technical failures of any kind, intervention, interruptions and/or electronic or human errors in the administration and/or processing of a transaction performed via the GX App provided the same is not directly caused by GXBank.
- 5.8 GXBank shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by Visa International Incorporated, MasterCard Worldwide, merchant establishments, postal or telecommunication authorities or any other party which may result in you failing to be entitled to the rewards under this Campaign.
- 5.9 GXBank shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Campaign offered and published in any media, marketing or advertising material.
- 5.10 In the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity and the other materials relating to or in connection with this Campaign, these Terms and Conditions shall prevail.
- 5.11 GXBank reserves the right to cancel, withdraw, suspend, extend or terminate this Campaign prior to the expiry of the Campaign Period, wholly or in part, at any time, by providing prior notice to you by posting on GXBank's website at <https://gxbank.my/notices>, through the GX App, or any other manner as determined by GXBank from time to time. For the avoidance of doubt, cancellation, withdrawal, suspension, extension or termination by GXBank of this Campaign shall not entitle you to any claim or compensation against GXBank for any losses or damages suffered or incurred by you whether as a direct or indirect result of such cancellation, withdrawal, suspension, extension or termination.
- 5.12 GXBank reserves the right to add, delete, suspend or vary these Terms and Conditions from time to time, wholly or in part, by providing prior notice to you by posting on GXBank's website at <https://gxbank.my/notices>, through the GX App or any other manner as determined by GXBank from time to time.
- 5.13 By participating in this Campaign, you agree to access GXBank's website on a regular basis to view these Terms and Conditions (including any related notices by GXBank). You must seek clarification from GXBank's authorised representatives if you do not understand any of these Terms and Conditions.
- 5.14 These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and you agree to submit to the exclusive jurisdiction of the courts of Malaysia.
- 5.15 In the event of any inconsistency between the English version of these Terms and Conditions and other languages including but not limited to the Bahasa Malaysia version of these Terms and Conditions, the English version of these Terms and Conditions will prevail.
- 5.16 For information, enquiries and/ or support related to this Campaign, please contact us via the chat in the GX App. Alternatively, you may call our GXBank Customer Support team at +603 7498 3188 or email us at ask@gxbank.my.