GXBank

GXBank 1,000,000+ Malaysian Dreams: GX Card Campaign - Frequently Asked Questions

Effective date: 4 November 2025

Question	Answer
What is this campaign about?	The **GXBank 1,000,000+ Malaysian Dreams: GX Card Campaign** ("**Campaign**") is organised by GX Bank Berhad in collaboration with Payments Network Malaysia Sdn Bhd (PayNet) and will run from **4 November 2025 to 31 January 2026** or upon reaching the Maximum Cap, or as otherwise determined by GXBank ("**Campaign Period**"). The campaign consists of two (2) reward categories: 1. Local Dining and Groceries Spend Using Physical GX Card ("**Reward Category 1**") 2. Local Retail Spend Using Physical GX Card ("**Reward Category 2**").
Am I eligible to participate in this campaign?	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 a GX debit card ("**GX Card**").
Where can I find the 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 GX App. Alternatively, you may call us at +603 7498 3188 or email us at ask@gxbank.my.
Reward Category 1	**Local Dining and Groceries Spend Using Physical GX Card**
What is the Reward?	**RM5 cash reward** to Eligible Customers upon fulfilling the Qualifying Criteria.
How do I participate to earn this Reward?	To receive this Campaign Reward, (i) You must be an existing GX Card user who has not made any payment transactions with your physical GX Card in the 3 months preceding the start of a Campaign Month (ii) Within a single Campaign Month, you must: 1. Make a minimum of three (3) transactions at *local dining and/or grocery merchants. 2. Each of these transactions must have a minimum spend of RM10. 3. All transactions must be paid for using your physical GX Card. 4. *For local dining and/or grocery transactions, the transactions must be made at merchants classified under Merchant Category Code (MCC) 5411 (Grocery Stores, Supermarkets), 5812 (Eating Places, Restaurants), or 5814 (Fast Food Restaurants).
When and how will I receive this Reward?	The RM5 cash reward will be credited to the Eligible Customer's GX Account within 3 working days upon fulfillment of the Qualifying Criteria. In certain circumstances, crediting may take up to 2 weeks.

Reward Category 2	**Local Retail Spend Using Physical GX Card**
What is the Reward?	**1.3% cashback** on Eligible Transactions. Cashback is capped at a maximum of RM5 per Eligible Customer per Campaign Month. The cashback amount for each Eligible Transaction will be calculated and rounded down to the nearest 2 decimal places. Cashback will only be credited if the calculated amount for an Eligible Transaction is at least RM0.01.
How do I participate to earn this Reward?	To receive this Campaign Reward, (i) You must be either: - a new GX Card user; or - an existing GX Card user who has made at least one (1) payment transaction with your GX Card in the 3 months preceding the start of a Campaign Month. (ii) Within a single Campaign Month, you must perform *local in-store transaction(s) using your physical GX Card (**"Eligible Transaction"**). (iii) Only transactions performed/routed through the MyDebit network will qualify as Eligible Transactions under Reward Category 2.
When and how will I receive this Reward?	Cashback will be credited instantly to the Eligible Customer's GX Account after successful settlement of the Eligible Transaction. In certain circumstances, crediting may take up to 2 weeks from the Eligible Transaction settlement date.
How can I make a payment with my GX Card through MyDebit?	Before you pay: Spot the MyDebit logo. You can usually find it at the store entrance or cashier. This confirms the store is equipped to accept MyDebit payments. During payment: Inform the cashier that you want to pay with MyDebit. After payment: Check the printed payment receipt from the card terminal. If you see the MyDebit logo or the word "MyDebit", your transaction is a MyDebit transaction.