

GXBANK 1,000,000+ MALAYSIAN DREAMS: GX CARD CAMPAIGN

TERMS AND CONDITIONS

(Effective date: 4 November 2025)

1. General

- 1.1 The GXBank 1,000,000+ Malaysian Dreams: GX Card Campaign (“**Campaign**”) is organised by GX Bank Berhad (“**GXBank**”) in collaboration with Payments Network Malaysia Sdn Bhd (“**PayNet**”) and will run from **4 November 2025** to **31 January 2026** (both dates inclusive) or upon reaching the Maximum Cap (as defined in Clause 2.3), whichever is earlier, 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 1,000,000+ Malaysian Dreams: GX Card Campaign Terms and Conditions (“**Terms and Conditions**”) and acknowledge that any decisions made by GXBank regarding the Campaign are final and binding. GXBank reserves the rights to amend or update these Terms and Conditions at any time with prior notice.
- 1.3 These Terms and Conditions shall be read in conjunction with GXBank’s [Terms and Conditions Governing Retail Banking Products and Services](#) and [Terms of Use](#).

2. Eligibility

- 2.1 The Campaign is open to all individual customers of GXBank (“Eligible Customer”, “you”, or “your”) who have and maintain (a) a savings account with GXBank (“GX Account”) in good standing and who have successfully fulfilled the funding requirement for GX Account verification, and (b) a GX debit card (“GX Card”).
- 2.2 The following individuals are not eligible to participate in the Campaign:
 - (a) customers whose GX Account or GX Card has been terminated, closed, suspended, deemed delinquent or otherwise unsatisfactorily conducted as determined by GXBank during the Campaign Period;
 - (b) individuals who are mentally unsound, deceased, adjudicated bankrupt or have any legal proceedings instituted against them; and/or
 - (c) individuals under the age of eighteen (18) years.
- 2.3 Notwithstanding any other provision in these Terms and Conditions, Eligible Customers acknowledge and agree that GXBank has set a maximum limit on the total Campaign Rewards payout for this Campaign (“**Maximum Cap**”). GXBank reserves the right to terminate the Campaign and discontinue the Campaign Rewards once this Maximum Cap is reached. GXBank is not obligated to notify Eligible Customers when the Maximum Cap is reached.

3. Campaign Months

3.1 The Campaign is divided into 3 periods as follows (each, a “**Campaign Month**”):

No.	Campaign Month	Campaign Month Period
(a)	Campaign Month 1	4 November 2025 - 30 November 2025
(b)	Campaign Month 2	1 December 2025 - 31 December 2025
(c)	Campaign Month 3	1 January 2026 - 31 January 2026

4. Campaign Mechanics and Qualifying Criteria

4.1 The Campaign consists of the following two (2) reward categories:

No.	Reward Category	Reward Category Description
(a)	Reward Category 1	Local Dining and Groceries Spend Using Physical GX Card
(b)	Reward Category 2	Local Retail Spend Using Physical GX Card

4.2 To qualify for the Campaign Rewards described in Clauses 5.1 and 5.2 below, Eligible Customers must meet the following qualifying criteria during the Campaign Period (“**Qualifying Criteria**”):

No.	Reward Category	Qualifying Criteria
(a)	Reward Category 1 Local Dining and Groceries Spend Using Physical GX Card	<p>(i) You must be an existing GX Card user who has not made any payment transactions with your GX Card in the three (3) months preceding the start of a Campaign Month.</p> <p>(ii) Within a single Campaign Month, you must:</p> <ul style="list-style-type: none"> - Make a minimum of three (3) transactions at *local dining and/or grocery merchants. - Each of these transactions must have a minimum spend of RM10. - All transactions must be paid for using your physical GX Card. - *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).
(b)	Reward Category 2 Local Retail Spend Using Physical GX Card	<p>(i) You must be either:</p> <ul style="list-style-type: none"> - 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 three (3) months preceding the start of a Campaign Month. <p>(ii) Within a single Campaign Month, you must perform *local in-store transaction(s) using your physical GX Card (“Eligible Transaction”).</p> <p>(iii) Only transactions performed/routed through the MyDebit network will qualify as Eligible Transactions under Reward Category 2.</p> <p>Note: Refer to Clause 4.3 below for details on transactions that are expressly excluded as Eligible Transactions.</p>

4.3 In relation to Reward Category 2, the following transactions are expressly excluded and will not qualify as an Eligible Transaction under Reward Category 2 (collectively, the “**Excluded Transactions**”):

No.	Excluded Transactions
(a)	payment of new card issuance fees, annual card fees, card replacement fees and/or any other applicable card fees imposed from time to time;
(b)	ATM/cash withdrawal transactions;
(c)	e-wallet top-up transactions;
(d)	any transactions related to SSPN Prime/SSPN Plus savings;
(e)	payment of insurances and/or takaful;
(f)	<p>payments for the following professional and commercial services:</p> <ul style="list-style-type: none"> (i) manual cash disbursements; (ii) automated cash disbursements; (iii) merchandise and services at a financial institution; (iv) securities – brokers/dealers; (v) real estate agents and managers – rentals; (vi) payment transaction services to transfer funds to a Mastercard account;
(g)	<p>payments for the following contracted services:</p> <ul style="list-style-type: none"> (i) general contractors – residential and commercial; (ii) air conditioning, heating and plumbing contractors; (iii) electrical contractors;

No.	Excluded Transactions
	(iv) insulation, masonry, plastering, stonework and tile setting contractors; (v) carpentry contractors; (vi) roofing and siding, sheet metal work contractors; (vii) concrete work contractors; (viii) contractors, special trade contractors; (ix) miscellaneous publishing and printing; (x) sanitation, polishing and specialty cleaning preparations;
(h)	payments for the following government related payments: (i) courts costs (including alimony and child support); (ii) fines; (iii) bail and bond payments; (iv) tax payments; (v) government services; (vi) postal services (government only); (vii) intra-government purchases (government only);
(i)	payments to charity and/or social services organisations;
(j)	gambling, betting and gaming related transactions;
(k)	quasi cash merchant transactions (e.g. cryptocurrency, foreign currency, money order);
(l)	transactions that involve sending or transferring money to another person or account, which includes (but is not limited to) peer-to-peer payment apps, remittances sent overseas and bank transfers between accounts;
(m)	void transactions, reversals or refunds; and
(n)	such other transactions as GXBank may determine at its discretion.

5. Campaign Rewards

- 5.1 Eligible Customers who meet the Qualifying Criteria as outlined in **Clause 4.2(a)** above during the Campaign Period will be eligible to receive the following Campaign Reward under **Reward Category 1:**

Campaign Reward	Campaign Reward Eligibility & Crediting
Reward Category 1: Local Dining and Groceries Spend Using Physical GX Card	
RM 5 cash reward	<p>Campaign Reward Eligibility</p> <p>(a) Limited to 1 reward of RM5 per Eligible Customer per Campaign Month.</p>
	<p>Crediting of Campaign Reward</p> <p>(b) The RM5 cash reward will be credited to the Eligible Customer's GX Account within three (3) working days upon fulfilment of the Qualifying Criteria outlined in Clause 4.2(a). In certain circumstances, crediting may take up to two (2) weeks.</p>

- 5.2 Eligible Customers who meet the Qualifying Criteria as outlined in **Clause 4.2(b)** above during the Campaign Period will be eligible to receive the following Campaign Reward under **Reward Category 2:**

Campaign Reward	Campaign Reward Eligibility & Crediting
Reward Category 2: Local Retail Spend Using Physical GX Card	
1.3% cashback on Eligible Transactions	<p>Campaign Reward Eligibility</p> <p>(a) Cashback is capped at a maximum of RM5 per Eligible Customer per Campaign Month.</p> <p>(b) The cashback amount for each Eligible Transaction will be calculated and rounded down to the nearest two (2) decimal places. Cashback will only be credited if the calculated amount for an Eligible Transaction is at least RM0.01.</p>
	<p>Crediting of Campaign Reward</p> <p>(a) 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 two (2) weeks from the Eligible Transaction settlement date.</p>

5.3 Below are illustrations of the eligibility for receiving the Campaign Rewards under Reward Categories 1 and 2.

Illustration	Campaign Reward Eligibility
Reward Category 1: Local Dining and Groceries Spend Using Physical GX Card	
<p><u>Scenario A</u> The Eligible Customer made 2 dining transactions and 2 groceries transactions with their physical GX Card in Campaign Month 1.</p> <p>Transaction 1 (Dining): RM50 Transaction 2 (Dining): RM20 Transaction 3 (Groceries): RM10 Transaction 4 (Groceries): RM10</p>	<p>Eligible for the RM5 cash reward for Campaign Month 1.</p> <p>The Eligible Customer met the Qualifying Criteria of a minimum of three (3) transactions in the specified categories, with each transaction being at least RM10.</p>
<p><u>Scenario B</u> The Eligible Customer made 3 groceries transactions with their physical GX Card in Campaign Month 2.</p> <p>Transaction 1 (Groceries): RM50 Transaction 2 (Groceries): RM20 Transaction 3 (Groceries): RM8</p>	<p>Not eligible for the RM5 cash reward for Campaign Month 2.</p> <p>Transaction 3 is below the minimum spend requirement of RM10 per transaction.</p>
<p><u>Scenario C</u> The Eligible Customer made 2 dining transactions with their physical GX Card in Campaign Month 3.</p> <p>Transaction 1 (Dining): RM50 Transaction 2 (Dining): RM20</p>	<p>Not eligible for RM5 cash reward for Campaign Month 3.</p> <p>The Eligible Customer only made 2 transactions, which is below the minimum requirement of three (3) transactions in a Campaign Month.</p>
Reward Category 2: Local Retail Spend Using Physical GX Card	
<p><u>Scenario D</u> The Eligible Customer made 2 local retail transactions using their physical GX Card in Campaign Month 1.</p> <p>Transaction 1: RM50 Transaction 2: RM100</p>	<p>Eligible for 1.3% cashback for Campaign Month 1.</p> <p>Cashback calculation: $RM50 \times 1.3\% = RM0.65$ $RM100 \times 1.3\% = RM1.30$</p> <p>The Eligible Customer will receive a total of RM1.95 cashback for Campaign Month 1 (RM0.65 + RM1.30).</p>

Illustration	Campaign Reward Eligibility
<p>Scenario E</p> <p>The Eligible Customer made 1 local retail transaction using their physical GX Card in Campaign Month 2.</p> <p>Transaction 1: RM500</p>	<p>Eligible for 1.3% cashback for Campaign Month 2.</p> <p>Cashback calculation: $RM500 \times 1.3\% = RM6.50$</p> <p>The Eligible Customer will receive RM5.00 cashback in Campaign Month 2, as the monthly cashback is capped at RM5.00 per Campaign Month.</p>
<p>Scenario F</p> <p>The Eligible Customer performed the following in Campaign Month 3:</p> <p>Transaction 1: Online shopping purchase of RM100</p> <p>Transaction 2: ATM cash withdrawal of RM500</p>	<p>Not eligible for 1.3% cashback.</p> <p>Online transactions and ATM withdrawals are Excluded Transactions. Cashback is only awarded for local in-store retail purchases using the physical GX Card.</p>

- 5.4 If there is a dispute, claim, or appeal in relation to the Campaign Reward(s), the Eligible Customer must provide proof of transaction as requested by GXBank for further review. GXBank will then determine the customer's Campaign Rewards entitlement at its discretion.
- 5.5 If an Eligible Transaction is reversed, voided, refunded or cancelled after the Campaign Reward(s) have been credited to the Eligible Customer's GX Account, GXBank reserves the right to deduct/debit an amount equivalent to the Campaign Reward(s) from the Eligible Customer's GX Account, which includes both the Main Account and any Savings Pockets.
- 5.6 GXBank is not responsible for any failure or delay in the transmission of any transaction by any party, including the relevant merchant issuing the voucher(s), acquiring merchants, merchant establishments or any telecommunication provider, which may result in your inability to claim the rewards under the Campaign.
- 5.7 If GXBank subsequently finds that an Eligible Customer is not eligible for the Campaign Reward(s) or if there was an error in the crediting or awarding of the Campaign Reward(s), GXBank reserves the right to refuse to credit, or to amend, correct, adjust, or reclaim the Campaign Reward(s). 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(s), the Eligible Customer must immediately reimburse GXBank for that amount upon demand.

- 5.8 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(s), or deduct/debit an amount equivalent to the Campaign Reward(s) 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:
- 5.8.1 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;
 - 5.8.2 the Eligible Customer is found or suspected of tampering with the Campaign or its processes, including any fraudulent activity involving deceit or cheating;
 - 5.8.3 there is irregular or improper operation or use of the Eligible Customer's GX Account or GX Card;
 - 5.8.4 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
 - 5.8.5 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.

6. General Terms and Conditions

- 6.1 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.
- 6.2 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.
- 6.3 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.

- 6.4 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.
- 6.5 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.
- 6.6 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.
- 6.7 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**").
- 6.8 GXBank shall not be responsible for any failure or delay in the transmission of sales transaction evidence by Visa International, MasterCard Worldwide, merchants, postal or telecommunication authorities, or any other party, which may result in your inability to claim the rewards under the Campaign.
- 6.9 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.
- 6.10 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.
- 6.11 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.
- 6.12 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.
- 6.13 Matters not explicitly covered by these Terms and Conditions will be determined by GXBank at its reasonable discretion.

- 6.14 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.
- 6.15 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.
- 6.16 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.
- 6.17 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.