GXVERSARY DUITNOWQR CAMPAIGN TERMS AND CONDITIONS

Effective date: 1 November 2026

1. General

1.1 The GXVersary DuitNowQR Campaign ("**Campaign**") is organised by GX Bank Berhad ("**GXBank**") and will run from **1 November 2026** to **31 December 2026** (both dates inclusive) or upon achieving the Maximum Cap (as defined in Clause 2.3), whichever is earlier, or otherwise determined by GXBank with prior notice ("**Campaign Period**").

1.2 By participating in the Campaign, you agree to be bound by these GXVersary DuitNowQR 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 right 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 savings account with GXBank ("**GX Account**") in good standing and who have successfully fulfilled the funding requirement for GX Account verification.

2.2 The following individuals are not eligible to participate in the Campaign:

(a) customers whose GX Account has been terminated, closed, suspended, deemed delinquent or otherwise unsatisfactorily conducted as determined by GXBank during the Campaign Period or at the time of reward crediting;
(b) individuals who are mentally unsound, deceased, adjudicated bankrupt or have any legal proceedings instituted against them;
(c) customers who have committed or are suspected by GXBank of committing any fraudulent, unlawful or wrongful acts in relation to any of GXBank's products or services; or
(d) 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 2 periods as follows (each, a "**Campaign Month**"):

No.	Campaign Month	Campaign Month Period
(a)	**Campaign Month 1**	1 November 2026 - 30 November 2026
(b)	**Campaign Month 2**	1 December 2026 - 31 December 2026

4. Qualifying Criteria

4.1 To qualify for the Campaign Reward described in Clause 5.1 below, Eligible Customer must meet the following criteria during the Campaign Period ("**Qualifying Criteria**"):

- you must have an existing GX Account that does not fall within clause 2.2; and
- you must complete at least ten (10) DuitNow QR payment(s), with a minimum transaction amount of RM15 per transaction, using the GXBank mobile application ("**GX App**") by scanning a merchant's DuitNow QR code (static or dynamic) within a single Campaign Month.

5. Campaign Mechanics and Rewards

5.1 Eligible Customer who meet the Qualifying Criteria outlined in Clause 4.1 above during the Campaign Period will be eligible to receive the following campaign reward ("**Campaign Reward**"):

Campaign Reward	Qualifying Criteria & Mechanics
RM5.00 Cashback Reward	**Campaign Reward Eligibility** An Eligible Customer will be eligible to a RM5.00 cashback reward ("**Cashback Reward**") by completing at least ten (10) DuitNow QR payments, with a minimum amount of RM15 per transaction, using the GX App within a single Campaign Month. Each Eligible Customer can earn a maximum of one (1) Cashback Reward per Campaign Month, and a total maximum of two (2) Cashback Rewards throughout the Campaign Period.
	Monthly Reset Mechanic Qualifying transactions are tabulated strictly per Campaign Month and shall not carry forward. Any unfulfilled transaction progress at the expiration of a Campaign Month shall be forfeited and reset to zero,

Campaign Reward	Qualifying Criteria & Mechanics
	requiring the Eligible Customer to fulfill the Qualifying Criteria anew in the subsequent Campaign Month.
	Crediting of Campaign Reward The Cashback Reward will be credited to the Eligible Customer's GX Account immediately upon the Eligible Customer successfully meeting the Qualifying Criteria outlined in Clause 4.1. In exceptional cases, it may take up to two (2) weeks for the Cashback Reward to be credited.

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, 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 You agree and undertake to indemnify and hold GXBank its officers, employees, representatives and agents harmless against any claims, proceedings, damages, losses and costs (including legal fees on an indemnity basis) that may arise in connection with or as a result of misconduct, negligence, misrepresentation or breach of these Terms and Conditions.

6.8 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 GX App.

6.9 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.

6.10 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.

6.11 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.

6.12 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.

6.13 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 given by posting on GXBank's website at gxbank.my/notices, through the GX App, or by any other method determined by GXBank.

6.14 Any matters not explicitly covered by these Terms and Conditions will be determined by GXBank at its reasonable discretion.

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 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.

6.18 For inquiries or feedback regarding the Campaign, please reach out to us through the chat function in the GX App, call our Customer Support team at +603 7498 3188, or email us at ask@gxbank.my.