

## GXBank Business Banking: Golden Biz Rewards - Merdeka Campaign Terms and Conditions

(Effective date: 1 August 2026)

### 1. General

- 1.1 The GXBank Business Banking Golden Biz Rewards - Merdeka Campaign (“**Campaign**”) is organised by GX Bank Berhad (“**GXBank**”) and will run from **1 August 2026 to 30 September 2026** (both dates inclusive) or once the Campaign Rewards have reached the Maximum Cap, whichever 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 Business Banking Golden Biz Rewards - Merdeka Campaign Terms and Conditions (“**Terms and Conditions**”) and acknowledge that any decisions made by GXBank regarding the Campaign are final and binding.
- 1.3 These Terms and Conditions shall be read in conjunction with GXBank’s [Terms and Conditions Governing Business Banking Products and Services](#) and [Terms of Use](#).

### 2. Eligibility Criteria

- 2.1 To be eligible to participate in the Campaign, you (collectively, an “**Eligible Business**”, “**you**” or “**your**”) must satisfy all of the following criteria (collectively, an “**Eligibility Criteria**”):
- (a) you are a new-to-GXBank (as defined below) customer;
  - (b) you are a sole proprietor;
  - (c) you have not been rejected by GXBank during the GX business account (“**GX Biz Account**”) and/or GX business loan (“**GX Biz FlexiLoan**”) onboarding process for any eligibility-related reason;
  - (d) you successfully open and maintain a GX Biz Account and/or GX Biz FlexiLoan in good standing;
  - (e) you have performed a first fund-in into your GX Biz Account with a minimum amount as prescribed by GXBank and successfully activated your GX Biz Account.
- 2.2 The following businesses are **not eligible** to participate in the Campaign:
- (a) businesses that have previously maintained and closed a GX Biz Account and/or GX Biz FlexiLoan;
  - (b) businesses whose GX Biz Account and/or GX Biz FlexiLoan has been terminated, frozen, closed, suspended, classified as delinquent, or deemed to be unsatisfactorily conducted by GXBank at any time during the Campaign Period;
  - (c) businesses (including their proprietors, partners, directors or authorized representatives, where applicable) who have committed or are suspected by GXBank of committing any fraudulent, unlawful or wrongful acts in connection with any of GXBank’s products, services, or campaigns;
  - (d) businesses whose proprietor(s) or authorized representative (where applicable) is deceased, adjudicated bankrupt, mentally incapacitated or is the subject of any ongoing legal proceedings;
  - (e) businesses that are the subject of any actual or threatened legal proceedings, including but not limited to winding up, receivership, judicial management, or insolvency

proceedings, or any other proceedings which, in the opinion of GXBank, may adversely affect the business's financial standing or its eligibility to participate in the Campaign; and/or

- (f) businesses that are currently enrolled and participating in any other ongoing GX Business Banking promotional campaigns. However, participation in such campaigns has ended or lapsed, and provided that the Eligibility Criteria (as set out in Clause 2.1 above) are met, the businesses may qualify to participate in the Campaign thereafter.

2.3 Approval of a GX Biz FlexiLoan application is subject to GXBank's internal credit assessment and relevant product terms.

### 3. Qualifying Criteria

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

| No. | Campaign Reward          | Reward Category Description      |
|-----|--------------------------|----------------------------------|
| (a) | <b>Reward Category 1</b> | RM128 cash reward                |
| (b) | <b>Reward Category 2</b> | Physical One-Gram (1g) Gold Coin |

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

| No. | Reward Category                                                 | Qualifying Criteria                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|-----|-----------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| (a) | <b>Reward Category 1<br/>(RM128 cash reward)</b>                | <ol style="list-style-type: none"> <li>1. You must open and maintain an active GX Biz Account in good standing and fulfill the funding requirement for GX Biz Account verification.</li> <li>2. You must deposit and maintain a minimum account balance of RM3,000 in the GX Biz Account for three (3) calendar days commencing from the date of account activation during the Campaign Period.</li> <li>3. You must not be an existing or previous GX Biz Account customer of GXBank.</li> </ol>                      |
| (b) | <b>Reward Category 2<br/>(Physical One-Gram (1g) Gold Coin)</b> | <ol style="list-style-type: none"> <li>1. You must successfully accepted and activated the approved GX Biz FlexiLoan limit and perform a first drawdown of a minimum of RM1,000 from the activated GX Biz FlexiLoan limit within three (3) calendar days from the loan account activation date during the Campaign Period.</li> <li>2. You must open and maintain an active GX Biz Account in good standing and fulfill the funding requirement for GX Biz Account verification during the Campaign Period.</li> </ol> |

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|  |  | 3. You must not be an existing or previous GX Biz FlexiLoan customer of GXBank. |
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#### 4. Campaign Rewards

- 4.1 Eligible Businesses who meet both the Eligibility Criteria (set out in Clause 2.1 above) and the Qualifying Criteria (set out in Clause 3 above) during the Campaign Period will be eligible to receive either one or both of the following campaign reward(s) (as the case may be) (each a “**Campaign Reward**” and collectively, the “**Campaign Rewards**”):

| Campaign Reward                          | Campaign Reward Crediting                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Reward Category 1</b>                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>RM128 cash reward (“Cash Reward”)</b> | <p>(a) Each Eligible Business will receive <b>only one (1)</b> Cash Reward throughout the Campaign Period, regardless of the number of fund in post account activation</p> <p>(b) The Cash Reward will be credited directly to the Eligible Business's active GX Biz Account.</p> <p>(c) The Cash Reward will be credited in seven (7) working days to the GX Biz Account once the Qualifying Criteria set out in Clause 3.2(a) above has been met. In exceptional cases, it may take up to two (2) weeks for the Cash Reward to be credited.</p>                                                                                                                                                                                                                                                                                                                      |
| <b>Reward Category 2</b>                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Physical One-Gram Gold Coin</b>       | <p>(a) This Reward Category 2 consists of a physical one (1) gram gold coin, awarded to an Eligible Business selected by GXBank after the Campaign Period.</p> <p>(b) The Campaign operates via an automated tracking of Eligible Business's drawdown to systematically allocate to the active eligibility pool.</p> <p>(c) A total of ten (10) Eligible Businesses will be randomly selected from the active eligibility pool post-Campaign Period (individually “<b>Selected Business</b>” and collectively, the “<b>Selected Businesses</b>”) and all Selected Businesses will be announced on GXBank's social media and website.</p> <p>(d) The physical courier delivery of the physical gold coin will be executed entirely after the Campaign Period, latest by 31 October 2026. Delivery will be made to the address provided in the Data Collection Form.</p> |

- 4.2 Notwithstanding any other provision in these Terms and Conditions, GXBank has established a maximum limit on the Campaign Rewards (“**Maximum Cap**”). Once the Maximum Cap has been

reached, GXBank reserves the right to immediately cease awarding any further Campaign Rewards. GXBank shall not be under any obligation to notify Eligible Businesses when the Maximum Cap has been reached. GXBank further reserves the right to discontinue the Campaign once the Maximum Cap is reached.

- 4.3 All Selected Businesses for Reward Category 2 will receive an email notification from GXBank to natively collect delivery addresses and formal data privacy consent. Selected Businesses would have to answer standard verification and statutory validation questions correctly via phone call to be made by GXBank prior to any physical delivery of the gold coin.
- 4.4 The Campaign Reward for Reward Category 2 will be delivered to the Selected Business's preferred delivery address. This Campaign Reward is non-transferable and cannot be redeemed or exchanged for any other form of credit or cash.
- 4.5 If an Eligible Business's GX Biz Account is suspended, frozen, closed, or otherwise rendered ineligible for any reason, whether due to a breach of these Terms and Conditions or GXBank's Terms and Conditions Governing Business Banking Products and Services, suspected fraudulent activity, or any other circumstance, before any of the Campaign Reward is delivered, GXBank reserves the right to forfeit the Campaign Reward. This includes, but is not limited to, situations where the Eligible Business's GX Biz Account is found to be in violation of GXBank's policies or where GXBank deems the Eligible Business's participation in the Campaign to be improper or invalid.
- 4.6 If GXBank subsequently finds that an Eligible Business is not eligible for any of the Campaign Reward or if there was an error in the delivery or awarding of any of the Campaign Reward, GXBank reserves the right to refuse to award, deliver, or to reclaim the Campaign Reward. This may include debiting the equivalent monetary amount of the Campaign Reward from the Eligible Business's GX Biz Account. For the avoidance of doubt, the monetary amount of the Campaign Reward for Reward Category 2 shall be calculated based on the equivalent value at which the physical gold coin was purchased by GXBank. If the balance in the Eligible Business's GX Biz Account is insufficient to cover the amount of any of the Campaign Reward, the Eligible Business must immediately reimburse GXBank for the outstanding amount upon demand. Failure to reimburse the said amount shall entitle GXBank to initiate legal proceedings against an Eligible Business to recover the outstanding amount, and all additional costs incurred in connection therewith shall be borne by the Eligible Business.
- 4.7 GXBank reserves the right to (a) disqualify an Eligible Business from participating in the Campaign, (b) refuse to credit the Cash Reward or cancel the delivery of the Campaign Reward for Reward Category 2, or deduct/debit the Campaign Reward from the Eligible Business's GX Biz Account, and/or (c) take any other necessary actions, including legal action, against an Eligible Business if:
  - 4.7.1 GXBank determines that the Eligible Business has not complied with these Terms and Conditions or GXBank's Terms and Conditions Governing Business Banking Products and Services;
  - 4.7.2 the Eligible Business is found or suspected of tampering with the Campaign or its processes, including any fraudulent activity involving deceit or cheating;
  - 4.7.3 there is irregular or improper operation or use of the Eligible Business's GX Biz Account;
  - 4.7.4 the Eligible Business 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
  - 4.7.5 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 Business

## Banking Products and Services.

4.8 Illustrations of the eligibility to receive the Campaign Rewards are set out in Table 1 below.

| Reward Category 1 |                                                                                                                                                                                                                                                                  |                                                                                          |
|-------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|
| No.               | Illustration                                                                                                                                                                                                                                                     | Campaign Reward Eligibility                                                              |
| 1                 | New-to-Bank (NTB) MSME customers:<br>Activates GX Biz Account and deposits RM3,000 on T-day (Account activation day).                                                                                                                                            | <b>Eligible for Reward Category 1.</b><br><br>Entitled to receive the RM128 cash reward. |
| 2                 | NTB MSME customers:<br>Activates GX Biz Account and deposits RM5,000 on T+3 day from activation.                                                                                                                                                                 |                                                                                          |
| 3                 | NTB MSME customers:<br>Activates Biz Account and deposits the following: <ul style="list-style-type: none"> <li>- RM1,000 on T+1 day;</li> <li>- RM500 on T+2 day; and</li> <li>- RM1,500 on T+3 day from activation</li> </ul> <i>(Total balance: RM3,000).</i> |                                                                                          |
| 4                 | NTB MSME customers:<br>Activates GX Biz Account and deposits RM3,000 on 5 October 2026 (after the Campaign Period).                                                                                                                                              | <b>Not Eligible for Reward Category 1.</b>                                               |
| 5                 | Existing GXBank MSME customers:<br>Deposits an additional RM5,000 during the Campaign Period.                                                                                                                                                                    |                                                                                          |
| 6                 | NTB MSME customers:<br>Fulfilled criteria on T+3, but closes Biz Account on T+4 days or prior to reward fulfillment.                                                                                                                                             |                                                                                          |
| 7                 | NTB MSME customers:<br>Activates GX Biz Account and deposits RM2,000 on T+3 days from activation.                                                                                                                                                                |                                                                                          |
| 8                 | NTB MSME customers:<br>Fulfilled all criteria during the Campaign Period however, exceeded the Maximum Cap for reward fulfillment.                                                                                                                               |                                                                                          |
| 9                 | NTB MSME customers:<br>Fulfilled all criteria during the Campaign Period however, holds an account flagged under GXBank's internal risk and security policies.                                                                                                   |                                                                                          |

| Reward Category 2 |                                                                                                                                                                                                                                                                                                                                   |                                                                                                                           |
|-------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------|
| No.               | Illustration                                                                                                                                                                                                                                                                                                                      | Campaign Reward Eligibility                                                                                               |
| 1                 | NTB MSME customers: <ul style="list-style-type: none"> <li>- Activates both GX Biz Account and GX Biz FlexiLoan during the Campaign Period.</li> <li>- Perform loan drawdown of RM1,000 on T-day (Loan account activation day).</li> </ul>                                                                                        | <b>Eligible for Reward Category 2 Pool:</b><br><br>Successfully allocated in the randomised 1g Gold Coin lucky draw pool. |
| 2                 | NTB MSME customers: <ul style="list-style-type: none"> <li>- Activates both GX Biz Account and GX Biz FlexiLoan during the Campaign Period.</li> <li>- Made a drawdown of RM1,000 on T-day and an additional RM5,000 on T+2 day.</li> </ul>                                                                                       |                                                                                                                           |
| 3                 | Existing-to-Bank (ETB) MSME customers: <ul style="list-style-type: none"> <li>- Activated both GX Biz Account and GX Biz FlexiLoan on 30 Jun 2026.</li> <li>- Made an additional drawdown of RM5,000 during the Campaign Period.</li> </ul>                                                                                       | <b>Not Eligible for Reward Category 2.</b>                                                                                |
| 4                 | NTB MSME customers: <ul style="list-style-type: none"> <li>- Activates both GX Biz Account and GX Biz FlexiLoan during the Campaign Period.</li> <li>- Made a drawdown of RM1,000 on T-day, but fully settles the loan on T+3 days.</li> </ul>                                                                                    |                                                                                                                           |
| 5                 | NTB MSME customers: <ul style="list-style-type: none"> <li>- Activates both GX Biz Account and GX Biz FlexiLoan during the Campaign Period.</li> <li>- Made a drawdown of RM1,000 on T + 4 days.</li> </ul>                                                                                                                       |                                                                                                                           |
| 6                 | NTB MSME customers: <ul style="list-style-type: none"> <li>- Activates both GX Biz Account and GX Biz FlexiLoan during the Campaign Period.</li> <li>- Made a drawdown of RM1,000 on 4 October 2026 (after the Campaign Period).</li> </ul>                                                                                       |                                                                                                                           |
| 7                 | NTB MSME customers: <ul style="list-style-type: none"> <li>- Activates both GX Biz Account and GX Biz FlexiLoan during the Campaign Period.</li> <li>- Made a drawdown of RM1,000 on T + 3 day but holds an GX Biz Account and/or GX Biz FlexiLoan account flagged under GXBank's internal risk and security policies.</li> </ul> |                                                                                                                           |

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| 8 | <p>NTB MSME customers:</p> <ul style="list-style-type: none"> <li>- Activates both GX Biz Account and GX Biz FlexiLoan during the Campaign Period.</li> <li>- Made a drawdown of RM1,000 on T-day.</li> <li>- During winner selection, Eligible Business has outstanding past-due payment.</li> </ul> |  |
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## 5. General Terms and Conditions

- 5.1 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.
- 5.2 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.
- 5.3 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.
- 5.4 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.
- 5.5 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.
- 5.6 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.
- 5.7 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").

- 5.8 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.
- 5.9 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.
- 5.10 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](https://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.
- 5.11 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](https://gxbank.my/notices), through the GX App, or by any other method determined by GXBank.
- 5.12 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.
- 5.13 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.
- 5.14 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.
- 5.15 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](mailto:ask@gxbank.my).