

## **GX Business Banking - Grab Campaigns: RM300 GrabFood Campaign Credits & 0% MDR for GrabPay DuitNow QR) - Frequently Asked Questions (FAQ)** Effective 30 April 2025

Category	Question	Answer
General	What are the Exclusive Grab Merchants rewards?	<ul> <li>These are exclusive rewards that are being offered to Grab Merchants:-</li> <li>1. RM300 GrabFood Campaign Credits</li> <li>2. 0% Merchant Discount Rate (MDR) on GrabPay DuitNow QR transactions for accepting payments</li> </ul>
	Who is eligible for the RM300 GrabFood Campaigns Credits offer?	<ol> <li>Eligible Business must be an existing GrabFood Merchant ; and</li> <li>Successfully open, activate and maintain a GX Biz Account in good standing with GXBank (including performing a first fund-in into the GX Biz Account).</li> </ol>
	Who is eligible for the 0% MDR (Merchant Discount Rate) Campaign?	<ol> <li>Eligible Business must be an existing GrabPay Merchant ; and</li> <li>Successfully open, activate and maintain a GX Biz Account in good standing with GXBank (including performing a first fund-in into the GX Biz Account).</li> <li>Note: Transactions via DuitNow QR issued by other acquirers or third-party GrabPay acceptance will not be eligible.</li> </ol>
	Can I participate if I am not a GrabFood or a GrabPay merchant?	No, these campaign rewards are exclusive to GrabFood & GrabPay merchants. Other



		businesses that are not part of GrabFood or GrabPay will not be eligible.
	Are these campaign rewards available for merchants outside Malaysia?	No, these campaign rewards are only valid for merchants operating in Malaysia.
Sign Up & Campaign Fulfillmen t Process	How do I sign up for these campaign rewards?	To participate, you need to successfully sign up for GX Business Banking (ie. Open a GX Biz Account & fund-in).
	When will I receive my RM300 GrabFood Campaign Credits or 0% Merchant Discount Rate (MDR) on GrabPay DuitNow QR transactions?	<u>Please find the full illustration on "Table 1"</u> (Campaign Reward Awarding Period) at the end of this document.
	Will my GrabFood Campaign Credits or 0% Merchant Discount Rate (MDR) on GrabPay DuitNow QR transactions be applied immediately?	No, the fulfillment follows a monthly cycle. Once your sign-up period is confirmed, you will receive the benefits in the next/following month's cycle based on the cut-off dates.
	What is the last sign-up period to qualify for the campaign?	The final sign up period runs from 22 November 2025 (12:00 AM) to 21 December 2025 (11:59 PM). Sign-ups after this period will not be eligible.



How long will the RM300 GrabFood Campaign Credits be available upon activation?	The RM300 GrabFood Campaign Credits will only run for 1-month upon promo go-live date.
How long will the 0% Merchant Discount Rate (MDR) on GrabPay DuitNow QR transactions Campaign be available for upon activation?	The 0% MDR Campaign will run until 31 January 2026.



## Table 1 (Campaign Reward Awarding Period)

GX Biz Account Sign Up Period	Campaign Reward Awarded Period
30 Apr 2025 - 21 May 2025	Reward 1 (RM300 GrabFood Campaign Credits) → 1 June 2025 - 30 June 2025
	<b>Reward 2 (0% MDR on GrabPay DuitNow QR Transactions)</b> $\rightarrow$ 1 June 2025 - 31 January 2026
22 May 2025 - 31 May 2025	Reward 1 (RM300 GrabFood Campaign Credits) → 1 July 2025 - 31 July 2025
	<b>Reward 2 (0% MDR on GrabPay DuitNow QR Transactions)</b> $\rightarrow$ 1 July 2025 - 31 January 2026
1 June 2025 - 21 June 2025	Reward 1 (RM300 GrabFood Campaign Credits) → 1 July 2025 - 31 July 2025
	<b>Reward 2 (0% MDR on GrabPay DuitNow QR Transactions)</b> $\rightarrow$ 1 July 2025 - 31 January 2026
22 June 2025 - 30 June 2025	Reward 1 (RM300 GrabFood Campaign Credits) → 1 August 2025 - 31 August 2025
	<b>Reward 2 (0% MDR on GrabPay DuitNow QR Transactions)</b> $\rightarrow$ 1 August 2025 - 31 January 2026
1 July 2025 - 21 July 2025	Reward 1 (RM300 GrabFood Campaign Credits) → 1 August 2025 - 31 August 2025
	<b>Reward 2 (0% MDR on GrabPay DuitNow QR Transactions)</b> $\rightarrow$ 1 August 2025 - 31 January 2026
22 July 2025 - 31 July 2025	Reward 1 (RM300 GrabFood Campaign Credits) → 1 September 2025 - 30 September 2025
	Reward 2 (0% MDR on GrabPay DuitNow QR Transactions) $\rightarrow$ 1 September 2025 - 31 January 2026
1 August 2025 - 21 August 2025	Reward 1 (RM300 GrabFood Campaign Credits) → 1 September 2025 - 30 September 2025
	Reward 2 (0% MDR on GrabPay DuitNow QR Transactions) $\rightarrow$ 1 September 2025 - 31 January 2026
22 August 2025 - 31 August 2025	Reward 1 (RM300 GrabFood Campaign Credits) → 1 October 2025 - 31 October 2025
	Reward 2 (0% MDR on GrabPay DuitNow QR Transactions) $\rightarrow$ 1 October 2025 - 31 January 2026
1 September 2025 - 21 September 2025	Reward 1 (RM300 GrabFood Campaign Credits) → 1 October 2025 - 31 October 2025
	Reward 2 (0% MDR on GrabPay DuitNow QR Transactions)



GX Biz Account Sign Up Period	Campaign Reward Awarded Period
	$\rightarrow$ 1 October 2025 - 31 January 2026
22 September 2025 - 30 September 2025	Reward 1 (RM300 GrabFood Campaign Credits) → 1 November 2025 - 30 November 2025
	<b>Reward 2 (0% MDR on GrabPay DuitNow QR Transactions)</b> $\rightarrow$ 1 November 2025 - 31 January 2026
1 October 2025 - 21 October 2025	Reward 1 (RM300 GrabFood Campaign Credits) → 1 November 2025 - 31 November 2025
	Reward 2 (0% MDR on GrabPay DuitNow QR Transactions) $\rightarrow$ 1 November 2025 - 31 January 2026
22 October 2025 - 31 October 2025	Reward 1 (RM300 GrabFood Campaign Credits) → 1 December 2025 - 31 December 2025
	<b>Reward 2 (0% MDR on GrabPay DuitNow QR Transactions)</b> $\rightarrow$ 1 December 2025 - 31 January 2026
1 November 2025 - 21 November 2025	Reward 1 (RM300 GrabFood Campaign Credits) → 1 December 2025 - 31 December 2025
	Reward 2 (0% MDR on GrabPay DuitNow QR Transactions) $\rightarrow$ 1 December 2025 - 31 January 2026
22 November 2025 - 30 November 2025	Reward 1 (RM300 GrabFood Campaign Credits) → 1 January 2026 - 31 January 2026
	<b>Reward 2 (0% MDR on GrabPay DuitNow QR Transactions)</b> $\rightarrow$ 1 January 2026 - 31 January 2026
1 December 2025 - 21 December 2025	Reward 1 (RM300 GrabFood Campaign Credits) → 1 January 2026 - 31 January 2026
	<b>Reward 2 (0% MDR on GrabPay DuitNow QR Transactions)</b> $\rightarrow$ 1 January 2026 - 31 January 2026