

## RM300 GrabFood Campaign Credits & 0% MDR for GrabPay DuitNow QR Campaign Terms and Conditions

(Effective date: 30 April 2025)

### 1. General

- 1.1 The RM300 GrabFood Campaign Credits & 0% merchant discount rate (“**MDR**”) for GrabPay DuitNow QR Campaign (“**Campaign**”) is organised by GX Bank Berhad (“**GXBank**”) in collaboration with MyTeksi Sdn. Bhd. (“**MyTeksi**”) and GPay Network (M) Sdn. Bhd. (“**GPay**”), and will run from **30 April 2025** to **31 January 2026** (both dates inclusive) or as otherwise determined by GXBank with prior notice (“**Campaign Period**”). Both MyTeksi and GPay are collectively referred to as “**Grab**”.
- 1.2 By participating in the Campaign, you agree to be bound by these RM300 GrabFood Campaign Credits & 0% MDR for GrabPay DuitNow QR 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](#), [Terms of Use](#), as well as Grab's [Terms of Service: Transport, Delivery and Logistics](#) and [Terms of Service: Payment and Rewards](#).

### 2. Eligibility

- 2.1 You are eligible to participate in the Campaign if:
- (a) you are a new-to-GXBank ‘GX Biz Account’ (as defined below) customer ;
  - (b) you are a sole proprietor, and (i) a GrabFood merchant registered with MyTeksi (“**GrabFood Merchant**”), **OR** (ii) a GrabPay merchant registered with GPay (“**GrabPay Merchant**”); and
  - (c) you are not rejected by GXBank due to eligibility criteria for onboarding of the business deposit account (“**GX Biz Account**”) offered by GXBank, (“**Eligible Business**”).
- 2.2 You will not be eligible to participate in this Campaign if:
- (a) if you had previously maintained and closed a GX Biz Account;
  - (b) you are not an existing GrabFood Merchant or GrabPay Merchant;
  - (c) your GX Biz Account has been terminated, closed, suspended, deemed delinquent or otherwise unsatisfactorily conducted as determined by GXBank during the Campaign Period.
- 2.3 Notwithstanding any other provision in these Terms and Conditions, each Eligible Business acknowledges and agrees that GXBank has set a maximum limit on the Campaign Rewards (as described in Clause 4.1 below) (“**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 the Eligible Businesses when the Maximum Cap is reached.

### 3. Campaign Mechanics and Qualifying Criteria

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

No.	Reward Category	Reward Category Description
(a)	<b>Reward Category 1</b>	RM300 GrabFood Campaign Credits
(b)	<b>Reward Category 2</b>	0% MDR for GrabPay DuitNow QR transactions

3.2 To qualify for the Campaign Rewards described in Clause 4.1 below, each Eligible Business must meet the following criteria during the Campaign Period (“**Qualifying Criteria**”):

No.	Reward Category	Qualifying Criteria
(a)	<b>Reward Category 1</b> RM300 GrabFood Campaign Credits	(i) the Eligible Business must be an existing GrabFood Merchant; and (ii) 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).
(b)	<b>Reward Category 2</b> 0% MDR for GrabPay DuitNow QR transactions	(i) the Eligible Business must be an existing GrabPay Merchant; and (ii) 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).

### 4. Campaign Reward and Mechanics

4.1 Each Eligible Business who meets the Qualifying Criteria outlined in Clause 3.2 above during the Campaign Period will be eligible to receive the following Campaign Rewards:

Campaign Reward	Campaign Mechanics
<b>Reward Category 1: RM300 GrabFood Campaign Credits for GrabFood Merchants</b>	
<b>RM300 GrabFood Campaign Credits (“Reward 1”)</b>	<p>(a) Each Eligible Business will receive RM300 GrabFood campaign credits, which is designed to enhance the visibility of its GrabFood stores in the Grab mobile application (“<b>Grab App</b>”).</p> <p>(b) The campaign credits would allow Grab customers to enjoy a 20% discount (up to RM4, with a minimum spend of RM20) on <u>online</u> GrabFood orders placed through participating GrabFood Merchants’ stores in the Grab App. This discount will be provided as a promotional code (“<b>Grab Voucher</b>”) in the customer’s Grab App, and must be redeemed according to the process outlined in Clause 4.1(c) below.</p> <p>(c) Each Eligible Business is entitled to receive Reward 1 <b>only once</b> during the Campaign Period, which will be granted based on when the Eligible Business meets the Qualifying Criteria</p>

Campaign Reward	Campaign Mechanics
	<p>listed in Clause 3.2(a)(ii) above. For full details, refer to Clause 4.2 and Table 1.</p> <p>(d) <b>Grab Voucher Redemption Terms:</b> The following outlines the terms and conditions for redeeming the Grab Voucher by Grab customers upon checking out their <u>online</u> GrabFood orders' from the GrabFood Merchants' stores in the Grab App -</p> <ol style="list-style-type: none"> <li>1. The Grab Voucher offers 20% off (up to RM4) with a minimum spend of RM20.</li> <li>2. The Grab Voucher is valid only with selected GrabFood Merchants on the Grab App.</li> <li>3. The Grab Voucher is available for a limited time only.</li> <li>4. Each customer may redeem the Grab Voucher for up to two (2) transactions per Grab account or device.</li> <li>5. The Grab Voucher is redeemable only via cashless payment methods (GrabPay Wallet, PayLater, GX Account, Credit/Debit Cards).</li> <li>6. The Grab Voucher is not valid for Pickup or Dine Out orders.</li> <li>7. The Grab Voucher cannot be combined with other Grab promotions.</li> <li>8. Only selected Grab customers are eligible for this Grab Voucher.</li> <li>9. GXBank and Grab reserve the right to alter, extend or terminate the promotion, or amend the terms and conditions at its sole discretion at any time without prior notice. In case of any disputes directly or indirectly arising from the promotion, the decision of GXBank or Grab shall be final.</li> </ol>
<b>Reward Category 2: 0% MDR for GrabPay DuitNow QR transactions for GrabPay Merchants</b>	
<p style="text-align: center;"><b>0% MDR for GrabPay DuitNow QR transactions ("Reward 2")</b></p>	<p>(a) The existing MDR charged to GrabPay Merchants on every DuitNow QR transaction made by Grab customers on their <u>offline</u> GrabFood orders through GPay will be waived, resulting in a 0% MDR.</p> <p>(b) Transactions via DuitNow QR issued by other acquirers or through GrabPay acceptance via third-party acquirers are <b>excluded</b> and will not be eligible for 0% MDR.</p> <p>(c) Reward 2 will be awarded to the Eligible Business when the Eligible Business meets the Qualifying Criteria set out under <b>Clause 3.2(b)(ii) above</b> up until the end of Campaign Period. Refer to Clause 4.2 and Table 1 below for further details.</p>

4.2 The Campaign Reward(s) will be awarded and be valid to the Eligible Business as specified below, based on the successful Eligible Business's GX Biz Account sign-up date during the corresponding GX Biz Account sign-up period set out in Table 1 below.

**Table 1**

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

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

- 4.3 For the avoidance of doubt, if the merchants are both GrabFood Merchants and GrabPay Merchants, they are entitled to both Reward 1 and Reward 2.
- 4.4 If GXBank, MyTeksi and GPay subsequently find that an Eligible Business is not eligible for the Campaign Reward(s) or if there was an error in the awarding of the Campaign Reward(s), GXBank, MyTeksi and GPay reserve the right to refuse to award, or to amend, correct, adjust, or reclaim the Campaign Reward(s). This may include debiting the equivalent amount from the Eligible Business' GX Account. If the balance in the Eligible Business' GX Account is insufficient to cover the amount equivalent to the Campaign Reward(s), the Eligible Business must immediately reimburse GXBank for that amount upon demand.

- 4.5 GXBank reserves the right to (a) disqualify an Eligible Business from participating in the Campaign, (b) refuse to credit or cancel the awarding of the Campaign Reward(s), or deduct/debit an amount equivalent to the Campaign Reward(s) from the Eligible Business' GX Account, and/or (c) take any other necessary actions, including legal action, against an Eligible Business if:
- 4.5.1 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;
  - 4.5.2 the Eligible Business is found or suspected of tampering with the Campaign or its processes, including any fraudulent activity involving deceit or cheating;
  - 4.5.3 there is irregular or improper operation or use of the Eligible Business' GX Biz Account;
  - 4.5.4 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
  - 4.5.5 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.

## 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 and Grab in accordance with GXBank's [Data Privacy Policy](#) and [Grab's Privacy Notice](#). Additionally, you agree to the use of your personal data by GXBank and Grab for:
- (a) purposes related to the Campaign; and
  - (b) marketing and promotional activities conducted by GXBank and Grab, 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 and Grab 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 and Grab's gross negligence or willful misconduct, GXBank and Grab 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 and Grab 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 and Grab, along with their 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 and Grab's gross negligence or willful misconduct specifically related to the Campaign.
- 5.7 GXBank and Grab 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**") or Grab App.
- 5.8 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.
- 5.9 GXBank and Grab 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.
- 5.10 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.
- 5.11 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 <https://gxbank.my/business/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.
- 5.12 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 <https://gxbank.my/business/notices>, through the GX App, or by any other method determined by GXBank.
- 5.13 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.
- 5.14 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.
- 5.15 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.

- 5.16 If you experience any issues related to the crediting of the Campaign Reward to your Grab account on the Grab App, please contact the Grab support team via Grab Merchant's support channels.
- 5.17 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](mailto:ask@gxbank.my).