

# GXBANK 1,000,000+ MALAYSIAN DREAMS: CAR INSURANCE CASHBACK CAMPAIGN TERMS AND CONDITIONS

(Effective date: 4 November 2025)

## 1. General

- 1.1 The GXBank 1,000,000+ Malaysian Dreams: Car Insurance Cashback Campaign (“**Campaign**”) is organised by GX Bank Berhad (“**GXBank**”) in collaboration with Zurich General Insurance Malaysia Berhad (“**Zurich**”) and will run from **4 November 2025** to **31 May 2026** (both dates inclusive), or until the Maximum Cap (as described in Clause 2.3 below) is reached, or for such other duration as may be determined by GXBank from time to time with prior notice to you (“**Campaign Period**”).
- 1.2 By participating in the Campaign, you agree to be bound by these GXBank 1,000,000+ Malaysian Dreams: Car Insurance Cashback Campaign Terms and Conditions (“**Terms and Conditions**”) (which may be amended and/or updated from time to time) and acknowledge that any decisions made by GXBank in relation to the Campaign are final and binding.
- 1.3 These Terms and Conditions shall be read in conjunction with GXBank’s [Terms and Conditions Governing Retail Banking Products and Services](#), [Terms of Use](#) and Zurich’s [Z-Driver policy terms](#).

## 2. Eligibility

- 2.1 This Campaign is open to (collectively, “**Eligible Customer**”, “**you**”, or “**your**”) all individual customers of GXBank with a GX savings account (“**GX Account**”) in good standing and who have successfully fulfilled the funding requirement for GX Account verification.
- 2.2 The following persons are not eligible to participate in the Campaign:
  - (a) customers whose GX Account has been terminated, closed, suspended, inactive, 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 The Campaign Rewards for this Campaign are strictly limited to the first 776 successfully purchased policies during the Campaign Period on a first-come, first-served basis (“**Maximum Cap**”). This Maximum Cap is an overall limit for the entire Campaign and applies across all Reward Categories. Once this Maximum Cap has been reached, GXBank reserves the right to immediately cease awarding any further Campaign Rewards and/or end the Campaign entirely, without prior notice. Your eligibility to receive any Campaign Reward is therefore subject to its availability under this Maximum Cap.

### 3. Qualifying Criteria and Campaign Mechanics

3.1 To qualify for the campaign rewards under the following reward categories, Eligible Customers must meet the following criteria during the Campaign Period (“**Qualifying Criteria**”).

No.	Reward Category	Qualifying Criteria
(a)	<b>Reward Category 1</b> (RM50 cashback)	<p>To qualify for Reward Category 1:</p> <ul style="list-style-type: none"> <li>(i) in the GX App, tap on the Car Insurance icon under the Discover menu and enter your vehicle details as prompted;</li> <li>(ii) select and purchase a car insurance policy (“<b>Z-Driver</b>”) with a gross premium (amount after deducting No Claim Discount (“<b>NCD</b>”), excluding road tax, road tax service fee, SST, stamp duty) of between <b>RM 500.00 to RM 999.99</b> and authorise the payment deduction via GXsecure authentication; and</li> <li>(iii) the Z-Driver policy must be successfully issued (i.e. a push notification and email will be sent to you from GXBank confirming successful issuance).</li> </ul>
(b)	<b>Reward Category 2</b> (RM75 cashback)	<p>To qualify for Reward Category 2:</p> <ul style="list-style-type: none"> <li>(i) in the GX App, tap on the Car Insurance icon under the Discover menu and enter your vehicle details as prompted;</li> <li>(ii) select and purchase a car insurance policy with a gross premium (amount after deducting NCD, excluding road tax, road tax service fee, SST, stamp duty) of between <b>RM 1,000.00 to RM 1,499.99</b> and authorise the payment deduction via GXsecure authentication; and</li> <li>(iii) the Z-Driver policy must be successfully issued (i.e. a push notification and email will be sent to you from GXBank confirming successful issuance).</li> </ul>
(c)	<b>Reward Category 3</b> (RM100 cashback)	<p>To qualify for Reward Category 3:</p> <ul style="list-style-type: none"> <li>(i) in the GX App, tap on the Car Insurance icon under the Discover menu and enter your vehicle details as prompted;</li> <li>(ii) select and purchase a car insurance policy with a gross premium (amount after deducting NCD, excluding road tax, road tax service fee, SST, stamp duty) of <b>more than RM 1,500.00</b> and authorise the payment deduction via GXsecure authentication; and</li> <li>(iii) the Z-Driver policy must be successfully issued (i.e. a push notification and email will be sent to you from</li> </ul>

		GXBank confirming successful issuance).
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#### 4. Campaign Reward

4.1 Eligible Customers who meet the Qualifying Criteria as set out in Clause 3.1 above during the Campaign Period will be eligible to receive the following Campaign Rewards:

Campaign Reward	Campaign Reward Eligibility & Crediting
<b>Reward Category 1: RM50 Cashback</b>	
<b>RM50 Cashback ("Campaign Reward 1")</b>	<b>Campaign Reward Eligibility</b> (a) There is no limit to the number of times an Eligible Customer may receive Campaign Reward 1 during the Campaign Period, provided that the Maximum Cap has not been reached at the time of purchase.
	<b>Crediting of Campaign Reward</b> (b) The Campaign Reward will be credited in <b>2 parts (RM30 Enrolment + RM20 Bonus)</b> to the Eligible Customer's GX Account on the next day (T+1) following the successful fulfilment of the Qualifying Criteria. Notwithstanding the foregoing, in exceptional circumstances (including but not limited to system delays, technical issues or verification requirements), the crediting of the Campaign Reward may take up to fourteen (14) calendar days from the date of fulfilment.
<b>Reward Category 2: RM75 Cashback</b>	
<b>RM75 Cashback ("Campaign Reward 2")</b>	<b>Campaign Reward Eligibility</b> (c) There is no limit to the number of times an Eligible Customer may receive Campaign Reward 2 during the Campaign Period, provided that the Maximum Cap has not been reached at the time of purchase.
	<b>Crediting of Campaign Reward</b> (d) The Campaign Reward will be credited in <b>2 parts (RM30 Enrolment + RM45 Bonus)</b> to the Eligible Customer's GX Account on the next day (T+1) following the successful fulfilment of the Qualifying Criteria. Notwithstanding the foregoing, in exceptional circumstances (including but not limited to system delays, technical issues or verification requirements), the crediting of the Campaign Reward may take up to fourteen (14) calendar days from the date of fulfilment.
<b>Reward Category 3: RM 100 Cashback</b>	
<b>RM100 Cashback</b>	<b>Campaign Reward Eligibility</b>

<p><b>(“Campaign Reward 3”)</b></p>	<p>(e) There is no limit to the number of times an Eligible Customer may receive Campaign Reward 3 during the Campaign Period, provided that the Maximum Cap has not been reached at the time of purchase.</p>
	<p><b>Crediting of Campaign Reward</b></p> <p>(f) The Campaign Reward will be credited in <b>2 parts (RM30 Enrolment + RM70 Bonus)</b> to the Eligible Customer’s GX Account on the next day (T+1) following the successful fulfilment of the Qualifying Criteria. Notwithstanding the foregoing, in exceptional circumstances (including but not limited to system delays, technical issues or verification requirements), the crediting of the Campaign Reward may take up to fourteen (14) calendar days from the date of fulfilment.</p>

4.2 Below are illustrations of the eligibility and ineligibility to receive the Campaign Rewards.

Illustration		Campaign Reward Eligibility
Customer A	Renewed a Z-Driver policy with a gross premium of RM 500 on 10 November 2025	<p><b>Eligible</b> – Fulfilled the Qualifying Criteria under Clause 3.1(a) and Maximum Cap has not been reached.</p> <p>Campaign Reward: <b>RM 50 cashback</b> (Campaign Reward 1)</p>
Customer B	Renewed a Z-Driver policy with a gross premium of RM 1,000 on 10 November 2025	<p><b>Eligible</b> – Fulfilled the Qualifying Criteria under Clauses 3.1(b) and the Maximum Cap has not been reached.</p> <p>Campaign Reward: <b>RM 75 cashback</b> (Campaign Reward 2)</p>
Customer C	Renewed a Z-Driver policy with a gross premium of RM 1,500 on 10 November 2025.	<p><b>Eligible</b> – Fulfilled the Qualifying Criteria under Clauses 3.1(c) and Maximum Cap has not been reached.</p> <p>Campaign Reward: <b>RM 100 cashback</b> (Campaign Reward 3)</p>
Customer D	Renewed a Z-Driver policy with a gross premium of RM 999.99 on 10 November 2025. Subsequently, renewed another Z-Driver policy with a gross premium of RM1,499.99 on 20 November 2025.	<p><b>Eligible</b> – Fulfilled the Qualifying Criteria under Clauses 3.1(a) and 3.1(b), and Maximum Cap has not been reached.</p> <p>Campaign Reward: <b>RM 125 cashback</b> (RM 50 from Campaign Reward 1 + RM 75 from Campaign Reward 2). Note: The rewards will be credited on their respective T+1 dates.</p>

Customer E	Renewed a Z-Driver policy with a gross premium of RM 999.99 on 10 November 2025. Subsequently, renewed another Z-Driver policy with a gross premium of RM1,499.99 on 20 November 2025.	<p><b>Partially Eligible</b> – Fulfilled the criteria under Clauses 3.1(a) and 3.1(b), but Maximum Cap has been reached on 15 November 2025.</p> <p>Campaign Reward: <b>RM 50 discount</b> (Campaign Reward 1 only)</p>
Customer F	Renewed a Z-Driver policy with a gross premium of RM 499.99 on 10 November 2026	<p><b>Not Eligible</b> – Did not fulfil the minimum gross premium criteria under Clauses 3.1(a), 3.1(b) or 3.1(c)</p> <p><b>No Campaign Reward awarded.</b></p>
Customer G	Renewed a Z-Driver policy with a gross premium of RM 999.99 on 1 January 2026	<p><b>Not Eligible</b> – The purchases were made after the Campaign Period.</p> <p><b>No Campaign Reward awarded.</b></p>

- 4.3 GXBank is the distributor of the Z-Driver policies which is underwritten by Zurich and makes no representation in connection with the Z-Driver policies.
- 4.4 If an Eligible Customer's GX Account is suspended, frozen, closed, or otherwise rendered ineligible before the Campaign Reward is credited, whether due to a breach of these Terms and Conditions, GXBank's Terms and Conditions Governing Retail Banking Products and Services, suspected fraudulent activity, or any other reason, GXBank reserves the right to forfeit the Campaign Reward(s). This includes situations where the Eligible Customer's GX Account is in violation of GXBank's policies or where GXBank deems the customer's participation in the Campaign to be improper or invalid.

- 4.5 If GXBank later determines that an Eligible Customer was not eligible for a Campaign Reward, did not meet the Qualifying Criteria, or that there was an error in the crediting of the Campaign Reward(s), or subsequently cancels the purchased policy prior to policy expiry date, GXBank reserves the right to refuse, amend, adjust, or claw back the Campaign Reward. If the Campaign Reward has already been credited, GXBank may debit an equivalent amount from the customer's GX Account (including the Main Account and any Savings Pockets). If the account balance is insufficient, the Eligible Customer must reimburse GXBank for the full amount on demand. Failure to reimburse the said amount shall entitle GXBank to initiate legal proceedings against an Eligible Customer to recover the outstanding amount, and all additional costs incurred in connection therewith shall be borne by the Eligible Customer.
- 4.6 GXBank reserves the right to (i) disqualify an Eligible Customer from participating in this Campaign, (ii) decline to credit or cancel the crediting of the Campaign Reward, deduct or debit the Campaign Reward from an Eligible Customer's GX Account (which includes both the Main Account and any Savings Pockets), and/or (iii) take any other action deemed necessary by GXBank (including legal action) against an Eligible Customer if:
- 4.6.1 GXBank determines that the Eligible Customer has not complied with these Terms and Conditions, GXBank's Terms and Conditions Governing Retail Banking Products and Services or Zurich's Z-Driver policy terms;
  - 4.6.2 the Eligible Customer is found or suspected of tampering with the Campaign or its processes, including any fraudulent activity involving deceit or cheating;
  - 4.6.3 there is irregular or improper operation, use, or inactivity/dormancy of the Eligible Customer's GX Account;
  - 4.6.4 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
  - 4.6.5 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.

## 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](#) and with Zurich's [Personal Data Protection Notice](#). 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 related to the Campaign 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, 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 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.
- 5.8 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.
- 5.9 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.
- 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 [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.
- 5.12 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 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.
- 5.13 Any matters not explicitly covered by these Terms and Conditions will be determined by GXBank at its reasonable discretion.

- 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 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.
- 5.17 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 74983188, or email us at [ask@gxbank.my](mailto:ask@gxbank.my).
- 5.18 For inquiries or feedback regarding your Z-Driver policy, please contact Zurich via Zurich's Hotline at 1-300-88-5566. For inquiries regarding your digital road tax, please contact My Road Tax Store (MRTS) at +60374910102, or email MRTS at [general@myroadtax.store](mailto:general@myroadtax.store).