

## 1%/10%/100% FlexiCredit Drawdown Cashback Campaign - Frequently Asked Questions

3 March 2025

Question	Answer												
<p>What is this campaign about?</p>	<p>The <b>1%/10%/100% FlexiCredit Drawdown Cashback Campaign</b> will run from <b>3 March 2025</b> to <b>30 April 2025</b>, or once the Campaign Reward has reached the Maximum Cap, or such other duration as may be determined by GXBank at its sole discretion ("<b>Campaign Period</b>").</p>												
<p>Am I eligible to participate in this campaign?</p>	<p><b>Campaign Eligibility:</b>  <b>This campaign is open to all individual customers of GXBank who have:</b></p> <ul style="list-style-type: none"> <li>- an existing GXBank customer with an active GX Savings Account</li> <li>- an active FlexiCredit limit with GXBank.</li> </ul> <p><b>To be eligible for FlexiCredit, you must fulfil the following criteria :</b></p> <ul style="list-style-type: none"> <li>- Be an existing GXBank customer with an active GX Savings Account</li> <li>- Be a Malaysian citizen with a MyKad</li> <li>- Be between 21 and 64 years old</li> <li>- Have a minimum monthly income of RM1,500</li> <li>- Be gainfully employed. Employment types such as housewife/househusband, retiree, or student are not eligible.</li> </ul> <p>Important Notes:</p> <ul style="list-style-type: none"> <li>- Ensure you have the necessary income documents to support your application, e.g. latest 2 years EPF statement (salaried employees) or latest 6 months business bank statements (self-employed).</li> <li>- Approval of your FlexiCredit application is based on a detailed assessment of your profile and creditworthiness. Meeting the eligibility criteria alone does not guarantee approval.</li> <li>- Permanent and contract employees with GXBank are not eligible to participate in Reward Category 2 and 3.</li> </ul>												
<p>What is the campaign reward and how can I earn it?</p>	<p><b>Campaign Reward</b>            Drawdown cashback rewards for FlexiCredit customers during the Campaign Period.</p> <p><b>Reward Categories are as follows:</b></p> <table border="1" data-bbox="496 1641 1402 1980"> <thead> <tr> <th data-bbox="496 1641 762 1704">Reward Category</th> <th data-bbox="762 1641 1402 1704">Reward Category Description</th> </tr> </thead> <tbody> <tr> <td data-bbox="496 1704 762 1796"><b>Reward Category 1</b></td> <td data-bbox="762 1704 1402 1796">1% Cashback on Drawdowns</td> </tr> <tr> <td data-bbox="496 1796 762 1888"><b>Reward Category 2</b></td> <td data-bbox="762 1796 1402 1888">8x Weekly Prizes of 10% Cashback on Drawdowns</td> </tr> <tr> <td data-bbox="496 1888 762 1980"><b>Reward Category 3</b></td> <td data-bbox="762 1888 1402 1980">1x Grand Prize of 100% Cashback on a Drawdown</td> </tr> </tbody> </table> <p><b>Qualifying Criteria:</b>            To qualify for the the Campaign Rewards, you must:</p> <table border="1" data-bbox="496 2128 1402 2190"> <thead> <tr> <th data-bbox="496 2128 762 2190">Reward Category</th> <th data-bbox="762 2128 1402 2190">Qualifying Criteria</th> </tr> </thead> <tbody> <tr> <td data-bbox="496 2190 762 2197"></td> <td data-bbox="762 2190 1402 2197"></td> </tr> </tbody> </table>	Reward Category	Reward Category Description	<b>Reward Category 1</b>	1% Cashback on Drawdowns	<b>Reward Category 2</b>	8x Weekly Prizes of 10% Cashback on Drawdowns	<b>Reward Category 3</b>	1x Grand Prize of 100% Cashback on a Drawdown	Reward Category	Qualifying Criteria		
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	<p><b>Reward Category 1</b> 1% Cashback on Drawdowns</p>	<ul style="list-style-type: none"> <li>(i) maintain an active GX Account in good standing;</li> <li>(ii) make a minimum drawdown of RM1,000 from your FlexiCredit line;</li> <li>(iii) choose a minimum 12-month tenure for the drawdown; and</li> <li>(iv) successfully repay both the first and second monthly installments (payments must be made on or before the due dates). Payments toward Odd Day Interest (ODI) are not considered monthly installments and will not count towards the required repayments. Any late payment of either installment will disqualify Eligible Customers from receiving the Campaign Reward.</li> </ul>
<p><b>Reward Category 2</b> 8x Weekly Prizes - 10% Cashback on Drawdowns</p>	<ul style="list-style-type: none"> <li>(i) maintain an active GX Account in good standing;</li> <li>(ii) make a minimum drawdown of RM1,000 from your FlexiCredit line; and</li> <li>(iii) choose a minimum 12-month tenure for the drawdown.</li> </ul>	
<p><b>Reward Category 3</b> 1x Grand Prize - 100% Cashback on a Drawdown</p>	<ul style="list-style-type: none"> <li>(i) maintain an active GX Account in good standing;</li> <li>(ii) make a minimum drawdown of RM1,000 from your FlexiCredit line; and</li> <li>(iii) choose a minimum 12-month tenure for the drawdown.</li> </ul>	

	<p>Illustration of drawdowns eligible for the Campaign Rewards:</p>													
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<p>When will I receive the campaign rewards?</p>	<p><b>Reward Category 1: 1% Cashback on Drawdowns</b></p> <p>a. The Campaign Reward will be credited to the Eligible Customer's GX Account within <b>seven (7) working days</b> after the <b>successful and timely repayment of the second monthly instalment</b>.</p> <p>Note: Payments toward Odd Day Interest (ODI) are not considered monthly installments. Any late payment of either installment will disqualify Eligible Customers from receiving this Campaign Reward.</p> <p><b>Reward Category 2: 8x Weekly Prizes - 10% Cashback on Drawdowns</b></p> <p>a. Weekly Prize Winners will be contacted by GXBank via phone call from our official hotline, +603 7498 3188 for identity verification. The winner must also successfully answer a simple question about GXBank before the 10% cashback is awarded.</p> <p>b. If the Weekly Prize Winner is uncontactable within seventy-two (72) hours from the first call attempt after the winner announcement on GXBank's official channels, the Weekly Prize for that specific week will be forfeited.</p> <p>c. The Campaign Reward will be credited to the Weekly Prize Winner's GX Account within seven (7) business days after the announcement following the conclusion of each Campaign Week.</p> <p><b>Reward Category 3: 1x Grand Prize - 100% Cashback on a Drawdown</b></p> <p>a. The Grand Prize Winner will be contacted by GXBank via phone call from our official hotline, +603 7498 3188 for identity verification. The winner must also successfully answer a simple question about GXBank before the 100% cashback is awarded.</p>									

	<p>b. If the Grand Prize Winner is uncontactable within seventy-two (72) hours from the first call attempt after the winner announcement on GXBank's official channels, another Grand Prize Winner may be selected.</p> <p>c. The Campaign Reward will be credited to the Grand Prize Winner's GX Account within seven (7) business days from the announcement date following the conclusion of the Campaign Period.</p> <p>Note: GXBank will only contact you via phone call on GXBank's official hotline, +603 7498 3188.</p>
Where can I find the full campaign terms and conditions?	You can find the full terms and conditions here: <a href="https://www.gxbank.my/campaign-tnc">https://www.gxbank.my/campaign-tnc</a>
Who can I contact if I have further questions about this campaign?	For more information, enquiries, feedback and/ or complaints relating to this Campaign, please contact <b>GXBank Customer Support</b> via the chat in the GX App. Alternatively, you may call us at +603 7498 3188 or email us at <a href="mailto:ask@gxbank.my">ask@gxbank.my</a> .