

FlexiCredit Win Gold Everyday (10.10 Edition) Campaign - Frequently Asked Questions

Effective Date: 1 October 2026

Question	Answer
What is this campaign about?	The FlexiCredit Win Gold Everyday (10.10 Edition) Campaign is organised by GX Bank Berhad, and will run from 1 October 2026 to 31 October 2026 (both dates inclusive), or such other duration as may be determined by GXBank with prior notice (" Campaign Period ").
Am I eligible to participate in this campaign?	The Campaign is open to all individual customers of GXBank who have an approved and activated FlexiCredit limit/account ("FlexiCredit Limit") accessed via the GXBank mobile application ("GX App") or Touch 'n Go eWallet platform ("TnGD") ("Eligible Customer"). • GX App Users: Maintaining an active GXBank savings account ("GX Account") throughout the Campaign Period is required. • TnGD Users: Maintaining a GX Account is not required. The following individuals are <u>not eligible</u> to participate in the Campaign: - customers whose GX Account or FlexiCredit account has been terminated, frozen, closed, suspended, deemed delinquent or otherwise unsatisfactorily conducted as determined by GXBank during the Campaign Period; - customers who have committed or are suspected by GXBank of committing any fraudulent, unlawful or wrongful acts in relation to any of GXBank's products or services; - individuals who are mentally unsound, deceased, adjudicated bankrupt or have any legal proceedings instituted against them; - individuals under the age of 21 years or above the age of 64 years; - individuals who are unemployed, housewives/househusbands, students or retirees; - individuals with a monthly income of less than RM1,500; and/or - customers who are GXBank Full-Time Employees (FTE).
What is the campaign reward and how can I earn it?	This Campaign Reward consists of : - daily reward of a physical one (1) piece of one (1) gram gold bar, awarded to an Eligible Customer selected by GXBank on each day of the Campaign Period; - special Gold Rush Reward of one (1) piece of ten (10) gram gold bar, awarded to one (1) Eligible Customer selected winner drawn from new drawdowns performed during the 10.10 Promotional Period. To accumulate Chances and qualify for a Campaign Reward, you must satisfy the criteria below: • New Drawdown Volume: Every RM1 drawn down during the campaign period = 2x Chances awarded. Chances are computed on a daily basis based on the new drawdown amounts. • New Drawdown during "Gold Rush" Promotional Period (5-15 October 2026): Customers who perform a new drawdown during the Promotional Period of 5 - 15 October 2026 may be selected by GXBank for the Gold Rush Reward. An Eligible Customer is permitted to participate in this Campaign multiple times throughout the Campaign Period (e.g., within the same week or across alternative

weeks), provided that you maintain active balances that satisfy the extraction criteria at the time of the draw.

Selected Customers will be announced on GXBank's social media and website in the following week.

Illustration of Campaign Reward Eligibility:

Scenario	Campaign Reward Eligibility
Customer A made a drawdown of RM5,000 on 15 October 2026 and holds the balance active through the month.	Eligible - Allocated 10,000 Chances on 15 October. Remains in the active pool for daily draws.
Customer B made a drawdown RM10,000 on 3 October 2026, and holds the balance active. The customer was subsequently drawn as a daily winner on 10 October 2026.	Eligible - Allocated 20,000 Chances on 3 October, and won as daily winner on 10 October. Customer B is eligible to receive the campaign reward
Customer C makes a drawdown RM10,000 on 5 October 2026, is randomly drawn as a daily winner on 12 October, but fully settles the entire loan balance on 14 October.	Eligible - Allocated 20,000 Chances on 5 October, and won as daily winner on 12 October. Customer C is eligible to receive the campaign reward.
Customer D makes a drawdown RM10,000 on 8 October 2026, but fully settles on 10 October 2026	Forfeited - Allocated 20,000 Chances on 8 October, however, full settlement prior to the draw resulted in immediate disqualification
Customer E makes a drawdown on of RM1,000 on 8 October 2026, the customer was subsequently drawn as a Promotional Period winner	Eligible - Allocated 2,000 Chances on 8 October, and won as Promotional Period Winner and eligible to receive the campaign reward
Customer F has an existing drawdown from September 2026 with an outstanding principal balance of RM5,000 on 1 October 2026. Makes no new drawdowns in October.	Not Eligible – Existing drawdowns performed prior to 1 October 2026 strictly do not earn Chances for this Campaign.
Customer G is selected as the 10g Gold Rush winner, selects showroom self-collection, but fails to collect the gold bar at the selected Habib branch within the 2-month holding period	Forfeited – Selected customers must collect the reward at the showroom within two (2) months from notification. Uncollected rewards upon holding period expiry are forfeited.
Customer H meets all drawdown criteria on 10 October 2026 but is confirmed to be an internal Full-Time Employee (FTE) or holds an account flagged under the bank's internal risk and security policies listed on the bank's active fraud registry	Not Eligible - System filters and strictly excludes all internal bank staff and fraud-listed accounts from the active draw pool
Customer J meets all drawdown criteria on 10 October 2026 but did not pick up and answer call for verification	Not Eligible - Selected customers must successfully answer standard verification and statutory validation questions correctly to receive the Campaign Reward

How will I be notified if I win a campaign reward?	Winner notification and data collection are conducted based on your access platform: • GX App Users: Selected Customers who participated through the GX App will receive a push notification and in-app inbox message via the GX App (and/or follow-up phone call from Customer Experience) to obtain delivery details or preferred Habib branch (as the case may be) and complete statutory verification and collect formal data privacy consent. • Non-GX App Users: Selected Customers who participated via Touch 'n Go eWallet and who do not hold the GX App will be contacted directly by GXBank's Customer Experience (CE) team via official phone call to perform identity verification and obtain the customer's email address. GXBank will subsequently send an official marketing email to the verified email address to collect fulfillment details (delivery address / preferred Habib branch) and formal data privacy consent.
When will I receive the campaign reward?	Fulfillment of the Campaign Reward will be executed based on the assigned fulfillment method below: • One (1) Gram Gold Bar (Courier Delivery Only): Physical courier delivery will be executed during the post-campaign window from 1 November 2026 to 30 November 2026 to the preferred delivery address provided in your in-app Data Collection Form. • Ten (10) Gram Gold Bar (Showroom Self-Collection Only): Winners will receive an in-app notification between 1 November 2026 and 30 November 2026 once the reward is ready for pickup. Upon receiving notification, winners can proceed to collect their reward at their nominated Habib branch showroom. Important Requirements: (i) Verification: All selected winners must successfully answer standard verification and statutory validation questions via the GX App or Customer Experience (CE) phone call prior to prize release. (ii) Holding Period & Identity Check: For showroom self-collections, winners must collect the reward within two (2) months from the notification date. You must present your original physical NRIC and sign Habib's acknowledgement form upon collection. Third-party proxy collection is strictly prohibited, and uncollected rewards upon expiry of the 2-month holding period will be forfeited.
Where can I find the full campaign terms and conditions?	You can find the full terms and conditions here: https://www.gxbank.my/campaign-tnc
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 GXBank Customer Support via the chat in the GX App. Alternatively, you may call us at +603 7498 3188 or email us at ask@gxbank.my.