GXBank

FlexiCredit Referral Campaign - Frequently Asked Questions

30 June 2026

<table>
<tr><th>Question</th><th>Answer</th></tr>
<tr><td>What is this campaign about?</td><td>The FlexiCredit Referral Campaign will run from 16 March 2026 to 30 September 2026, or once the Campaign Reward has reached the Maximum Cap, or such other duration as may be determined by GXBank at its sole discretion ("Campaign Period").</td></tr>
<tr><td>Am I eligible to participate in this campaign?</td><td>Campaign Eligibility:
This campaign is open to all individuals as classified below:

As a referrer: An existing GXBank customer with an active GX Savings Account.
As a referee: A new-to-GXBank individual, or an existing GXBank customer with an active GX Savings Account who does not have an existing, previous or activated FlexiCredit limit/account.

Note: If you are an existing FlexiCredit user, you are not eligible to be a referee as you already have a FlexiCredit account. However, you may still play a referrer role to refer others to apply for FlexiCredit.
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<tr><td>What are the campaign rewards and how can I earn them?</td><td><u>Campaign Reward</u>

The campaign reward is as follows:
<table>
<tr><th colspan="2">Cash Reward for Referrers & Referees</th></tr>
<tr><td>Period</td><td>Reward Amount</td></tr>
<tr><td>16th March - 30th September</td><td>RM100 for Referrer & RM100 for Referee</td></tr>
</table>
<table>
<tr><th>User Types</th><th>Reward Description</th></tr>
<tr><td>Referrer</td><td>
Cash reward granted when every individual you refer to FlexiCredit (known as the referee) completes all the following steps:

Apply for FlexiCredit using your unique referral link and code, obtained from your Personal banking GX Account.
Get Approved for a FlexiCredit limit.
Activate their FlexiCredit limit.
Perform a First Drawdown of minimum RM1,000 in a single transaction.

<u>Notes</u>
Unlimited Rewards: You can make as many successful referrals as you like and earn for every single one, subject to the overall Campaign Maximum Cap.
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	• **Use the Right Code:** Ensure you share the referral code from your **Personal account** only. • **Where to find it:** Head to your Personal banking account in the GX app and select **'Me' > 'Share with friends'** to grab your unique code. • **Business Codes Excluded:** Please note that any referrals made using a **Business account** referral code will not qualify for this campaign's rewards.
Referee	• Cash reward is granted when you complete all the following steps: 1. **Apply** for FlexiCredit using a referrer's referral link and code, obtained from their Personal banking GX Account. 2. **Get Approved** for a FlexiCredit limit. 3. **Activate** your FlexiCredit limit. 4. **Perform your First Drawdown** of **minimum RM1,000** in a single transaction. • Referees can only get the cash reward as a one-off when all the above steps are completed during the Campaign Period.

Qualifying Criteria:
To qualify for the Campaign Reward, you must:

<table>
<tr><th>User Type & Campaign Rewards</th><th>Qualifying Criteria</th></tr>
<tr><td>

Referrer

You will receive the cash reward once **your friend** completes all these 4 steps:

1. **Apply** for FlexiCredit using your unique referral link and code.
2. **Get Approved** for a FlexiCredit limit.
3. **Activate** their FlexiCredit limit.
4. **Perform a first drawdown** of **minimum RM1,000** in a single transaction.

<table>
<tr><th colspan="2">Cash Reward Amount</th></tr>
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<tr><td>16th March - 30th September</td><td>RM100</td></tr>
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(i) maintain an active GX Account in good standing;

(ii) Ensure your GXBank app is updated to the latest version to access this referral feature.

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Referee

You will receive the cash reward once **you** complete all these 4 steps:

1. **Apply** for FlexiCredit using your friend's unique referral link and code.
2. **Get Approved** for a FlexiCredit limit.
3. **Activate** your FlexiCredit limit.
4. **Perform a first drawdown** of **minimum RM1,000** in a single transaction.

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(i) maintain an active GX Account in good standing;

(ii) Ensure your GXBank app is updated to the latest version to access this referral feature or that you download the latest version from your official mobile application distribution platform.

(iii) Meet FlexiCredit's eligibility criteria:

- Be a GXBank customer with an active GX Savings Account
- Be a Malaysian citizen with a MyKad
- Be between 21 and 64 years old
- Have a minimum monthly income of RM1,500
- Be gainfully employed. Employment types such as housewife/househusband, retiree, or student are not eligible.

(iv) Get approved for FlexiCredit* and activate the granted credit limit.

(v) Perform a **first drawdown** of minimum RM1,000** to obtain the cash reward. Any tenure can be selected.

<u>Important Notes</u>

FlexiCredit applications*

- 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).
- Approval of your FlexiCredit application is based on a detailed assessment of your profile and creditworthiness by GX Bank and GX Bank reserves the right to reject any FlexiCredit application without providing reasons. Meeting the eligibility criteria alone does not guarantee approval.

Drawdown Condition**

- The reward is only granted if your first-ever drawdown from FlexiCredit is a single transaction of RM1,000 or more.

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	Illustration of campaign reward eligibility for the Campaign Rewards:

No	Illustration	Campaign Reward Eligibility
1	You shared your referral link and code to Referee A, who does not have FlexiCredit. Referee A used the referral link and code sent by you, applied for FlexiCredit, got approved and activated their FlexiCredit. Referee A also performed their first drawdown of RM1,000 from their FlexiCredit. All the above actions were performed on 28th March 2026.	You are **eligible** to receive a referral reward of RM100. Referee A is also **eligible** to receive a referral reward of RM100.
2	You shared your referral link and code to Referee B, who does not have FlexiCredit. Referee B used the referral link and code sent by you, applied for FlexiCredit, got approved and activated their FlexiCredit. Referee B **did not perform a drawdown.**	You are **not eligible** to receive a referral reward. Referee B is **not eligible** to receive the referral reward as they did not perform the drawdown requirement.
3	You shared your referral link and code to Referee C who does not have FlexiCredit. Referee C **did not use the link and input the code** sent by you, but applied for FlexiCredit, got approved and activated their FlexiCredit. Referee C also performed their first drawdown of RM1,000 from their FlexiCredit.	You are **not eligible** to receive a referral reward. Referee C is **not eligible** to receive the referral reward as they did not input your referral code when applying for FlexiCredit.
4	You shared your referral link and code to Referee D who does not have FlexiCredit. Referee D used the referral link and code sent by you, applied for FlexiCredit, got approved, but **did not activate their FlexiCredit**.	You are **not eligible** to receive referral reward. Referee D is **not eligible** to receive referral rewards.
5	You shared your referral link and code to Referee E who already has FlexiCredit.	You are **not eligible** to receive the referral reward. Referee E is **not eligible** to receive referral rewards as they are already an existing

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<td>Referee E is unable to use your referral code as they already have a FlexiCredit. Referee E performs their first drawdown of RM1,000.</td>
<td>FlexiCredit user and thus were unable to use your referral code.</td>
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<td>6</td>
<td>You shared your referral link and code to Referee F who does not have FlexiCredit.

Referee F used the referral link and code sent by you, applied for FlexiCredit, got approved and activated their FlexiCredit.

Referee F also performed their first drawdown of RM1,000 from their FlexiCredit after the Campaign Period.</td>
<td>You are not eligible to receive the referral reward.

Referee F is not eligible to receive referral rewards as they performed the drawdown requirement after the Campaign has concluded.</td>
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<td>When will I receive the campaign rewards?</td>
<td>a. Cash rewards will be credited instantly or at most within 2 weeks to your GX Savings account, once the relevant actions have been successfully performed.

a. For Referrers, once your referee performs their first ever drawdown of minimum RM1,000, the campaign reward will be automatically credited into your GX Savings Account.

b. For Referees, once you successfully perform your first drawdown of minimum RM1,000, the campaign reward will be automatically credited into your GX Savings Account.</td>
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<td>Where can I find the full campaign terms and conditions?</td>
<td>You can find the full terms and conditions here: https://www.gxbank.my/campaign-tnc</td>
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<td>Who can I contact if I have further questions about this campaign?</td>
<td>For more information, enquiries, feedback and/ or complaints relating to this Campaign, please contact GXBank Customer Support via the chat in the GXBank App. Alternatively, you may call us at +603 7498 3188 or email us at ask@gxbank.my.</td>
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