FLEXICREDIT REFERRAL CAMPAIGN TERMS AND CONDITIONS

1. General

1.1 The FlexiCredit Referral Campaign ("**Campaign**") is organised by GX Bank Berhad ("**GXBank**") and will run from **16 March 2026** to **31 December 2026** (both dates inclusive) or such other dates as may be determined by GXBank from time to time with notice to you ("**Campaign Period**").

1.2 By participating in this Campaign, you agree to be bound by these GXBank 1,000,000+ Malaysian Dreams: FlexiCredit Referral Campaign Terms and Conditions ("**Terms and Conditions**") and agree that any decisions made by GXBank in respect of this Campaign shall be final and binding.

1.3 These Terms and Conditions shall be read together with GXBank's Terms and Conditions Governing Retail Banking Products and Services.

2. Eligibility

2.1 This Campaign is open to individual customers of GXBank who participate as a "**Referrer**" or "**Referee**":

(a) a "**Referrer**" is an individual customer of GXBank who has and maintains an active savings account with GXBank ("**GX Account**"); and

(b) a "**Referee**" can be either a new-to-GXBank individual, or an existing GXBank customer with an active GX Account who does not have an existing, previous or activated FlexiCredit limit/account ("**FlexiCredit Limit**") with GXBank.

2.2 The following persons shall **not** be eligible to participate in this Campaign:

(a) individuals whose GX Account or FlexiCredit Limit is terminated, frozen, closed, suspended, deemed delinquent, in default or otherwise unsatisfactorily conducted as determined by GXBank at any point during the Campaign Period or at the time of fulfilment of the Campaign Reward;

(b) individuals who are mentally unsound, deceased, adjudicated bankrupt or involved in any ongoing legal proceedings;

(c) individuals below the age of eighteen (18) years.

2.3 Notwithstanding any other provision in these Terms and Conditions, GXBank has established a maximum limit on the total Campaign Reward(s) payout for this Campaign ("**Maximum Cap**"). Once the Maximum Cap has been reached, GXBank reserves the right to immediately cease awarding any further Campaign Reward(s) and/or terminate the Campaign without prior notice. GXBank shall not be under any obligation to notify Referrers and Referees when the Maximum Cap has been reached.

3. Qualifying Criteria

3.1 To qualify for the Campaign Reward described in Clause 4.1 below, Eligible Customers must meet the following criteria during the Campaign Period ("**Qualifying Criteria**"):

No.	Reward Category	Qualifying Criteria
(a)	**Reward Category 1** For Referrers	(i) You must maintain an active GX Account in good standing and fulfil the funding requirement for GX Account verification. (ii) You must share your FlexiCredit unique referral link and code ("**Referral Link and Code**") obtained from your Personal banking account within the GXBank mobile application ("**GX App**") with a Referee who has yet to apply for FlexiCredit. Note: Go to your Personal banking account within the GX App, select "Me", select "Share with friends" to send the Referral Link and Code to your Referee. (iii) Your Referee must apply for FlexiCredit using your Referral Link and Code. (iv) If your Referee's application is approved by GXBank, your Referee must successfully activate the offered FlexiCredit Limit and perform their first drawdown of a minimum of RM1,000 in a single transaction from the activated FlexiCredit Limit during the Campaign Period ("**Successful Referral**").
(b)	**Reward Category 2** For Referees	(i) You must not be an existing or previous FlexiCredit customer of GXBank. Note: You may still be a Referrer to refer others to apply for FlexiCredit. (ii) You must open and maintain an active GX Account in good standing and fulfil the funding requirement for GX Account verification during the Campaign Period. (iii) You must apply for FlexiCredit using a valid Referral Link and Code from a Referrer. Note: Click on the Referral Link shared with you by the Referrer and input the Referral Code given by the Referrer during your FlexiCredit application journey. (iv) Your FlexiCredit application is subject to GXBank's approval based on its internal eligibility and underwriting criteria, which are determined at GXBank's sole discretion and GXBank reserves the right to reject any FlexiCredit application without providing reasons. (v) If your FlexiCredit application is approved by GXBank, you must successfully activate the offered FlexiCredit Limit and perform a first drawdown of a

No.	Reward Category	Qualifying Criteria
		minimum of RM1,000 in a single transaction from the activated FlexiCredit Limit during the Campaign Period.

3.2 For this Campaign, a Referrer may refer any number of Referees for FlexiCredit. A Referee must not be an existing or previous FlexiCredit customer of GXBank. For the avoidance of doubt, a Referrer may not refer himself/herself for this Campaign.

3.3 By participating, Referrers accept full responsibility for their Referral Link and Code. GXBank will not be held responsible for any disputes, claims, or issues that arise between any parties as a result of sharing the Referral Link and Code or from participation in this Campaign.

3.4 By participating in this Campaign, each Referrer and Referee acknowledges and accepts full responsibility for their use of the FlexiCredit Limit and their independent decision to obtain a loan. GXBank makes no representation or warranty as to the suitability of the FlexiCredit product for any individual and shall not be liable for any loss, damage, cost, or liability (whether direct, indirect, consequential or otherwise) arising from or in connection with the Referrer and Referee's participation in this Campaign or use of the FlexiCredit Limit.

4. Campaign Reward and Mechanics

4.1 Referrers and Referees who have fulfilled the Qualifying Criteria set out under Clauses 3.1(a) and 3.1(b) above respectively during the Campaign Period shall be eligible to receive the following Campaign Reward(s):

Campaign Reward: Cash Reward for Referrers & Referees	
Period	Reward Amount
16th March - 31st December 2026	**RM100 for Referrer & RM100 for Referee**

<table>
<tr><th>Campaign Reward</th><th>Mechanics</th></tr>
<tr><td colspan="2">Reward Category 1 - For Referrers</td></tr>
<tr><td>Cash reward for each Successful Referral

<table><tr><th colspan="2">Cash Reward Amount</th></tr><tr><td>Period</td><td>Cash Reward</td></tr><tr><td>16th March - 31st December</td><td>RM100</td></tr></table></td><td>(a) A Referrer will be eligible to receive the Campaign Reward for every Referee who completes all the following steps:

(i) Apply for FlexiCredit using the Referrer's unique referral link and code.

(ii) Get approved for a FlexiCredit limit.

(iii) Activate their FlexiCredit limit.

(iv) Perform a first drawdown of minimum RM1,000 in a single transaction ("Eligible Drawdown").</td></tr>
</table>

<table>
<tr><th>Campaign Reward</th><th>Mechanics</th></tr>
<tr><td></td><td>(b) Referrers may make an unlimited number of successful referrals and earn rewards accordingly, but all rewards are subject to the overall Campaign's Maximum Cap (Clause 2.3).

(c) The cash reward will be credited in real time to the Referrer's GX Account once the Qualifying Criteria set out in Clause 3.1(a) above is met. In exceptional cases, it may take up to 2 weeks for the cash reward to be credited.</td></tr>
<tr><td colspan="2">Reward Category 2 - For Referees</td></tr>
<tr><td>Cash reward for each Successful Referral

<table><tr><th colspan="2">Cash Reward Amount</th></tr><tr><td>Period</td><td>Cash Reward</td></tr><tr><td>16th March - 31st December</td><td>RM100</td></tr></table></td><td>(d) A Referee will be eligible to receive the Campaign Reward once all the following steps are completed:

(i) Apply for FlexiCredit using the Referrer's unique referral link and code.

(ii) Get approved for a FlexiCredit limit.

(iii) Activate their FlexiCredit limit.

(iv) Perform a first drawdown of minimum RM1,000 in a single transaction ("Eligible Drawdown").

(e) A Referee may only receive this cash reward once during the Campaign Period.

(f) The cash reward will be credited in real time to the Referee's GX Account once the Qualifying Criteria set out in Clause 3.1(d) above is met. In exceptional cases, it may take up to 2 weeks for the cash reward to be credited.</td></tr>
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4.2 Illustrations of the eligibility to receive the Campaign Rewards are set out below.

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.	You are **not eligible** to receive a referral reward. Referee B is **not eligible** to receive

	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.**	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. Referee E is unable to use your referral code as they **already have a FlexiCredit**. Referee E performs their first drawdown of RM1,000.	You are **not eligible** to receive the referral reward. Referee E is **not eligible** to receive referral rewards as they are already an existing FlexiCredit user and thus were unable to use your referral code.
6	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**.	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.

4.3 If a Referrer's or Referee's GX Account or FlexiCredit account is suspended, frozen, closed or otherwise rendered ineligible for any reason (as applicable), whether due to a breach of these Terms and Conditions or GXBank's Terms and Conditions Governing Retail Banking Products and Services, suspected fraudulent activity, or any other circumstance, before the Campaign Reward is credited, GXBank reserves the right to forfeit the Campaign Reward. This includes, but is not limited to, situations where the Referrer's or Referee's GX Account or FlexiCredit account is found to be in violation of GXBank's policies or where GXBank deems the Referrer's or Referee's participation in the Campaign to be improper or invalid. GXBank also reserves the

right to recover any Campaign Reward that has already been credited, where applicable, if it is determined that the Referrer or Referee was not eligible for the Campaign Reward.

4.4 If GXBank subsequently finds that a Referrer or Referee is not eligible/does not qualify for the Campaign Reward or if there was an error in the crediting or awarding of the Campaign Reward, GXBank reserves the right to refuse to credit, or to amend, correct, adjust or reclaim/clawback the Campaign Reward. This may include debiting the equivalent amount from the Referrer's or Referee's GX Account (including both the Main Account and any Savings Pockets). If the balance in the Referrer's or Referee's GX Account is insufficient to cover the amount of the Campaign Reward, the Referrer or Referee must immediately reimburse GXBank for that amount upon demand. GXBank reserves the right to take any necessary action, including legal proceedings, to recover any such amount that is not reimbursed by the Referrer or Referee.

4.5 GXBank reserves the right to (a) disqualify a Referrer or Referee from participating in the Campaign, (b) refuse to credit or cancel the crediting of the Campaign Reward, or clawback, deduct/debit an amount equivalent to the Campaign Reward from the Referrer's or Referee's GX Account (including both the Main Account and any Savings Pockets), and/or (c) take any other necessary actions, including legal action, against a Referrer or Referee if:

4.5.1 GXBank determines that the Referrer or Referee has not complied with these Terms and Conditions or GXBank's Terms and Conditions Governing Retail Banking Products and Services;

4.5.2 the Referrer or Referee 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, use, or inactivity/dormancy of the Referrer's or Referee's GX Account, FlexiCredit account or GX Card (as applicable);

4.5.4 the Referrer or Referee 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 Retail Banking Products and Services.

4.6 By participating in this Campaign, you agree and consent to allow your personal data to be collected, processed and used by GXBank in accordance with GXBank's Data Privacy Policy. In addition and without prejudice to the terms set out in GXBank's Data Privacy Policy, you agree and consent to your personal data or information being collected, processed and used by GXBank for:

(a) purposes of this Campaign; and
(b) marketing and promotional activities conducted by GXBank, including but not limited to any form of advertising or publicity media and materials such as audio and/ or visual recordings published through newspapers, television networks, radio stations or online and digital media and on the Internet. Marketing and promotion activities include without limitation the use and/ or publication of any details provided in and/or in connection to the entries, interviews material as well responses and related photographs. In this regard, you agree to cooperate and participate in all advertising and publicity activities of GXBank in relation to this Campaign.

4.7 Unless specifically mentioned in these Terms and Conditions, this Campaign is not valid with any other campaign of GXBank, and no other special, additional, preferential rates and/ or reward shall be given to you in addition to this Campaign.

4.8 The records of transactions maintained by GXBank and GXBank's decision in all matters (including but not limited to any dispute arising therefrom) relating to this Campaign shall be final, conclusive and binding on you. GXBank shall not be obliged to give any reason or entertain any correspondence with any person(s) or any party(ies) on any matter in relation to this Campaign.

4.9 To the fullest extent permitted by law and unless due to GXBank's gross negligence or wilful default, GXBank expressly excludes and disclaims any representations, warranties or endorsements, expressed or implied, written or oral, without limitation to those published in any mass media, marketing or advertising materials, including but not limited to, any warranty of quality, merchantability of fitness for a particular purpose.

4.10 By participating in this Campaign, you agree that GXBank shall not in any manner whatsoever be liable or held responsible if GXBank is unable to perform in whole or in part any of its obligations herein attributable directly or indirectly to the failure of any mechanical or electronic device, data processing system, transmission line, electrical failure, industrial dispute, war, strike, riot, pandemic or any act of God beyond GXBank's control or due to any factor in a nature of a force majeure which is beyond GXBank's reasonable control.

4.11 GXBank and its officers, employees, representatives and/ or agents (including without limitation, any third party service providers engaged by GXBank for purposes of this Campaign) shall not be responsible and shall not accept any liabilities of any nature and however arising or suffered by you or any third parties resulting directly or indirectly from this Campaign, unless due to GXBank's gross negligence or wilful misconduct specifically related to this Campaign.

4.12 GXBank shall not be responsible or held liable in respect of technical failures of any kind, intervention, interruptions and/ or electronic or human errors in the administration and/ or processing of a transaction performed via the GX App provided the same is not directly caused by GXBank.

4.13 GXBank shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by Visa International Incorporated, MasterCard Worldwide, merchant establishments, postal or telecommunication authorities or any other party which may result in you failing to be entitled to the rewards under this Campaign.

4.14 GXBank shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Campaign offered and published in any media, marketing or advertising material.

4.15 In the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity and the other materials relating to or in connection with this Campaign, these Terms and Conditions shall prevail.

4.16 GXBank reserves the right to cancel, withdraw, suspend, extend or terminate this Campaign prior to the expiry of the Campaign Period, wholly or in part, at any time, by providing prior notice to you by posting on GXBank's website at https://gxbank.my/notices, through the GX App, or any other manner as determined by GXBank from time to time. For the avoidance of doubt, cancellation, withdrawal, suspension, extension or termination by GXBank of this Campaign shall not entitle you to any claim or compensation against GXBank for any losses or damages suffered or incurred by you whether as a direct or indirect result of such cancellation, withdrawal, suspension, extension or termination.

4.17 GXBank reserves the right to add, delete, suspend or vary these Terms and Conditions from time to time, wholly or in part, by providing prior notice to you by posting on GXBank's website at https://gxbank.my/notices, through the GX App or any other manner as determined by GXBank from time to time.

4.18 By participating in this Campaign, you agree to access GXBank's website on a regular basis to view these Terms and Conditions (including any related notices by GXBank). You must seek clarification from GXBank's authorised representatives if you do not understand any of these Terms and Conditions.

4.19 These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and you agree to submit to the exclusive jurisdiction of the courts of Malaysia.

4.20 In the event of any inconsistency between the English version of this Terms and Conditions and other languages including but not limited to the Bahasa Malaysia version of these Terms and Conditions, the English version of these Terms and Conditions will prevail.

4.21 For information, enquiries and/ or support related to this Campaign, please contact us via the chat in the GX App. Alternatively, you may call our GXBank Customer Support team at +603 7498 3188 or email us at **ask@gxbank.my**.