

GXBank 1,000,000+ Malaysian Dreams: FlexiCredit Referral Campaign - Frequently Asked Questions

27 February 2025

Question	Answer						
<p>What is this campaign about?</p>	<p>The GXBank 1,000,000+ Malaysian Dreams: FlexiCredit Referral Campaign will run from 4 November 2025 to 15 March 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").</p>						
<p>Am I eligible to participate in this campaign?</p>	<p>Campaign Eligibility:</p> <p>This campaign is open to all individuals as classified below:</p> <ul style="list-style-type: none"> - 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 or previous FlexiCredit limit/account. <p>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.</p>						
<p>What are the campaign rewards and how can I earn them?</p>	<p><u>Campaign Reward</u></p> <p>The campaign reward is as follows:</p> <table border="1" data-bbox="496 1234 1401 2112"> <thead> <tr> <th data-bbox="496 1234 687 1296">User Types</th> <th data-bbox="687 1234 1401 1296">Reward Description</th> </tr> </thead> <tbody> <tr> <td data-bbox="496 1296 687 1693"> <p>Referrer</p> </td> <td data-bbox="687 1296 1401 1693"> <ul style="list-style-type: none"> • Cash reward of RM50 for every individual (known as the referee) who applies for FlexiCredit with your referral link or code, gets approved, and subsequently successfully activates their FlexiCredit account. • 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. </td> </tr> <tr> <td data-bbox="496 1693 687 2112"> <p>Referee</p> </td> <td data-bbox="687 1693 1401 2112"> <p>By applying for FlexiCredit using a FlexiCredit referral link or code and getting approved, the referee will get:</p> <ul style="list-style-type: none"> • A RM20 cash reward when FlexiCredit is activated. • An additional RM10 cash reward when the first drawdown of min RM1,000 is made. • The referee can only get the above rewards as a one-off when performed during the Campaign Period. </td> </tr> </tbody> </table> <p>Qualifying Criteria:</p>	User Types	Reward Description	<p>Referrer</p>	<ul style="list-style-type: none"> • Cash reward of RM50 for every individual (known as the referee) who applies for FlexiCredit with your referral link or code, gets approved, and subsequently successfully activates their FlexiCredit account. • 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. 	<p>Referee</p>	<p>By applying for FlexiCredit using a FlexiCredit referral link or code and getting approved, the referee will get:</p> <ul style="list-style-type: none"> • A RM20 cash reward when FlexiCredit is activated. • An additional RM10 cash reward when the first drawdown of min RM1,000 is made. • The referee can only get the above rewards as a one-off when performed during the Campaign Period.
User Types	Reward Description						
<p>Referrer</p>	<ul style="list-style-type: none"> • Cash reward of RM50 for every individual (known as the referee) who applies for FlexiCredit with your referral link or code, gets approved, and subsequently successfully activates their FlexiCredit account. • 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. 						
<p>Referee</p>	<p>By applying for FlexiCredit using a FlexiCredit referral link or code and getting approved, the referee will get:</p> <ul style="list-style-type: none"> • A RM20 cash reward when FlexiCredit is activated. • An additional RM10 cash reward when the first drawdown of min RM1,000 is made. • The referee can only get the above rewards as a one-off when performed during the Campaign Period. 						

To qualify for the Campaign Reward, you must:

User Type & Campaign Rewards	Qualifying Criteria
<p>Referrer</p> <p>RM50 for each individual who applies for FlexiCredit with your referral link or code, gets approved, and subsequently successfully activates their FlexiCredit account.</p>	<ul style="list-style-type: none"> (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.
<p>Referee</p> <ul style="list-style-type: none"> - A RM20 cash reward when FlexiCredit is activated. - An additional RM10 cash reward when the first drawdown of min RM1,000 is made. 	<ul style="list-style-type: none"> (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: <ul style="list-style-type: none"> - 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 to get the RM20 cash reward. (v) Perform a first drawdown of minimum RM1,000 to get the additional RM10 cash reward. Any tenure can be selected. <p><u>Important Notes for FlexiCredit applications*</u></p> <ul style="list-style-type: none"> - 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. Meeting the eligibility criteria alone does not guarantee approval.

--	--

Illustration of campaign reward eligibility for the Campaign Rewards:

No	Illustration	Campaign Reward Eligibility
1	<p>You shared your referral link or code to Referee A, that does not have FlexiCredit.</p> <p>Referee A used the referral link or code sent by you, applied for FlexiCredit, got approved and activated their FlexiCredit.</p> <p>Referee A also performed their first drawdown of RM1,000 from their FlexiCredit.</p>	<p>You are eligible to receive a referral reward of RM50.</p> <p>Referee A is eligible to receive a referral reward of RM20 for activation of their FlexiCredit and RM10 for performing their first drawdown.</p>
2	<p>You shared your referral link or code to Referee B, that does not have FlexiCredit.</p> <p>Referee B used the referral link or code sent by you, applied for FlexiCredit, got approved and activated their FlexiCredit.</p> <p>Referee B did not perform a drawdown.</p>	<p>You are eligible to receive a referral reward of RM50.</p> <p>Referee B is eligible to receive the referral reward of RM20 for activation of their FlexiCredit.</p>
3	<p>You shared your referral link or code to Referee C that does not have FlexiCredit.</p> <p>Referee C did not use the Referral link or code sent by you, but applied for FlexiCredit, got approved and activated their FlexiCredit.</p> <p>Referee C also performed their first drawdown of RM1,000 from their FlexiCredit.</p>	<p>You are not eligible to receive a referral reward.</p> <p>Referee C is not eligible to receive referral rewards.</p>
4	<p>You shared your referral link or code to Referee D that does not have FlexiCredit.</p> <p>Referee D used the referral link or code sent by you, applied for FlexiCredit, got approved, but did not activate their FlexiCredit.</p>	<p>You are not eligible to receive referral reward.</p> <p>Referee D is not eligible to receive referral rewards.</p>
5	<p>You shared your referral link or code to Referee E that already has FlexiCredit.</p> <p>Referee E is unable to use your referral code as they already have a</p>	<p>You are not eligible to receive the referral reward.</p> <p>Referee E is not eligible to receive referral rewards.</p>

	<table border="1"> <tr> <td data-bbox="502 210 571 309"></td> <td data-bbox="571 210 1018 309"> <p>FlexiCredit. Referee E performs their first drawdown of RM1,000.</p> </td> <td data-bbox="1018 210 1410 309"></td> </tr> <tr> <td data-bbox="502 309 571 757">6</td> <td data-bbox="571 309 1018 757"> <p>You shared your referral link or code to Referee F that does not have FlexiCredit.</p> <p>Referee F used the referral link or code sent by you, applied for FlexiCredit, got approved and activated their FlexiCredit after the Campaign Period.</p> <p>Referee F also performed their first drawdown of RM1,000 from their FlexiCredit.</p> </td> <td data-bbox="1018 309 1410 757"> <p>You are not eligible to receive the referral reward.</p> <p>Referee F is not eligible to receive referral rewards.</p> </td> </tr> <tr> <td data-bbox="502 757 571 1227">7</td> <td data-bbox="571 757 1018 1227"> <p>You shared your referral link or code to Referee G that does not have FlexiCredit.</p> <p>Referee G used the referral link or code sent by you, applied for FlexiCredit, got approved and activated their FlexiCredit within the Campaign Period.</p> <p>However, Referee G performed their first drawdown of RM1,000 from their FlexiCredit after the Campaign Period.</p> </td> <td data-bbox="1018 757 1410 1227"> <p>You are eligible to receive the referral reward of RM50.</p> <p>Referee G is eligible to receive the referral reward of RM20 for activation of their FlexiCredit.</p> <p>However, Referee G is not eligible for the referral reward of RM10 as their first drawdown was performed after the Campaign Period.</p> </td> </tr> </table>		<p>FlexiCredit. Referee E performs their first drawdown of RM1,000.</p>		6	<p>You shared your referral link or code to Referee F that does not have FlexiCredit.</p> <p>Referee F used the referral link or code sent by you, applied for FlexiCredit, got approved and activated their FlexiCredit after the Campaign Period.</p> <p>Referee F also performed their first drawdown of RM1,000 from their FlexiCredit.</p>	<p>You are not eligible to receive the referral reward.</p> <p>Referee F is not eligible to receive referral rewards.</p>	7	<p>You shared your referral link or code to Referee G that does not have FlexiCredit.</p> <p>Referee G used the referral link or code sent by you, applied for FlexiCredit, got approved and activated their FlexiCredit within the Campaign Period.</p> <p>However, Referee G performed their first drawdown of RM1,000 from their FlexiCredit after the Campaign Period.</p>	<p>You are eligible to receive the referral reward of RM50.</p> <p>Referee G is eligible to receive the referral reward of RM20 for activation of their FlexiCredit.</p> <p>However, Referee G is not eligible for the referral reward of RM10 as their first drawdown was performed after the Campaign Period.</p>
	<p>FlexiCredit. Referee E performs their first drawdown of RM1,000.</p>									
6	<p>You shared your referral link or code to Referee F that does not have FlexiCredit.</p> <p>Referee F used the referral link or code sent by you, applied for FlexiCredit, got approved and activated their FlexiCredit after the Campaign Period.</p> <p>Referee F also performed their first drawdown of RM1,000 from their FlexiCredit.</p>	<p>You are not eligible to receive the referral reward.</p> <p>Referee F is not eligible to receive referral rewards.</p>								
7	<p>You shared your referral link or code to Referee G that does not have FlexiCredit.</p> <p>Referee G used the referral link or code sent by you, applied for FlexiCredit, got approved and activated their FlexiCredit within the Campaign Period.</p> <p>However, Referee G performed their first drawdown of RM1,000 from their FlexiCredit after the Campaign Period.</p>	<p>You are eligible to receive the referral reward of RM50.</p> <p>Referee G is eligible to receive the referral reward of RM20 for activation of their FlexiCredit.</p> <p>However, Referee G is not eligible for the referral reward of RM10 as their first drawdown was performed after the Campaign Period.</p>								
<p>When will I receive the campaign rewards?</p>	<p>Referrer: RM50 upon the referee's activation of FlexiCredit.</p> <p>Referee: RM20 upon activation of FlexiCredit and an additional RM10 upon first drawdown of min. RM1,000.</p> <ol style="list-style-type: none"> Cash rewards will be credited instantly or at most within 24 hours to your GX Savings account, once the relevant action has been successfully performed. For Referrers, once your referee activates their FlexiCredit, the RM50 reward will be automatically credited into your GX Savings Account. For Referees, once you activate your FlexiCredit, the RM20 reward will be automatically credited into your GX Savings Account. For Referees, once you successfully perform your first drawdown of minimum RM1,000, the RM10 reward will be automatically credited into your GX Savings Account. 									
<p>Where can I find the full campaign terms and conditions?</p>	<p>You can find the full terms and conditions here: https://www.gxbank.my/campaign-tnc</p>									
<p>Who can I contact if I have further questions about this campaign?</p>	<p>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.</p>									