

## FlexiCredit Drawdown Rewards Campaign - Frequently Asked Questions

31 January 2025

Question	Answer				
<p>What is this campaign about?</p>	<p>The <b>GXBank x FlexiCredit Drawdown Rewards Campaign</b> is organised by GX Bank Berhad in collaboration with Grab, and will run from <b>9 December 2024 to 31 March 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>To be eligible for this campaign, you must meet 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 Note: 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.</p>				
<p>What is the campaign reward and how can I earn it?</p>	<p><b>Campaign Reward</b></p> <table border="1" data-bbox="496 1099 1329 1458"> <thead> <tr> <th data-bbox="496 1099 831 1155">Campaign Reward *</th> <th data-bbox="831 1099 1329 1155">Campaign Reward Eligibility</th> </tr> </thead> <tbody> <tr> <td data-bbox="496 1155 831 1458"> <p><b>RM60 worth of Grab vouchers:</b>                      4x RM5 Off GrabFood Vouchers                      4x RM5 off GrabMart Vouchers                      2x RM10 Off GrabPay Online Payment Vouchers</p> </td> <td data-bbox="831 1155 1329 1458"> <p>Eligible Customers can receive this Campaign Reward <b>once</b> throughout the Campaign Period.</p> </td> </tr> </tbody> </table> <p><i>*Campaign Reward is eligible for 60 days from date of issuance</i></p> <p><b>Qualifying Criteria:</b>                      To receive the Campaign Reward(s), you must:</p> <ol style="list-style-type: none"> <li>1. you must have an existing savings account with GXBank ("GX Account") in good standing;</li> <li>2. you must have an existing Grab Account in good standing at the point of eligibility (upon successful drawdown meeting minimum drawdown criteria);</li> <li>3. you must have an active FlexiCredit limit</li> <li>4. you must drawdown a minimum of at least RM5,000 or more in a single drawdown;</li> <li>5. you must make your first repayment for your drawdown loan amount before or on the first repayment date</li> </ol> <p>*Note: If the drawdown date and the monthly repayment date for a drawdown does not fall on the same date, you will be charged a one-off odd day interest ("First Payment (ODI)"). Please be aware that this 'First Payment' is not considered your first monthly repayment, as it does not include any principal repayment—only interest. The first monthly repayment, which must include a principal portion, must be made on or before the set repayment date to meet the qualifying criteria.</p>	Campaign Reward *	Campaign Reward Eligibility	<p><b>RM60 worth of Grab vouchers:</b>                      4x RM5 Off GrabFood Vouchers                      4x RM5 off GrabMart Vouchers                      2x RM10 Off GrabPay Online Payment Vouchers</p>	<p>Eligible Customers can receive this Campaign Reward <b>once</b> throughout the Campaign Period.</p>
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	<p><b>Important Note:</b> The Grabfood and GrabMart voucher can be redeemed in the Grab App using all payment methods. The GrabPay Online payment voucher can only be utilised using GrabPay only.</p>
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	<p>Illustration of Campaign Reward Eligibility:</p> <table border="1" style="width: 100%;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 60%;">Illustration</th> <th style="width: 35%;">Campaign Reward Eligibility</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td> <p><b>Customer A</b></p> <ul style="list-style-type: none"> <li>i. is a Grab App user</li> <li>ii. is a GX Account holder</li> <li>iii. made a drawdown of RM5,000 and has made his first monthly repayment on time</li> </ul> </td> <td> <p><b>Customer A is eligible to receive Campaign Reward.</b></p> </td> </tr> <tr> <td style="text-align: center;">2</td> <td> <p><b>Customer B</b></p> <ul style="list-style-type: none"> <li>i. is not a Grab App user</li> <li>ii. is a GX Account holder</li> <li>iii. made a drawdown of RM5,000 and has made his first monthly repayment on time</li> </ul> </td> <td> <p><b>Customer B is not eligible to receive Campaign Reward as Customer B does not have a Grab account.</b></p> </td> </tr> <tr> <td style="text-align: center;">3</td> <td> <p><b>Customer C</b></p> <ul style="list-style-type: none"> <li>i. is a Grab App user</li> <li>ii. is a GX Account holder</li> <li>iii. made a drawdown of RM3,000 and has made his first monthly repayment on time</li> </ul> </td> <td> <p><b>Customer C is not eligible to receive Campaign Reward as Customer C did not drawdown a minimum of RM5,000.</b></p> </td> </tr> <tr> <td style="text-align: center;">4</td> <td> <p><b>Customer D</b></p> <ul style="list-style-type: none"> <li>I. is a Grab App user</li> <li>II. is a GX Account holder</li> <li>III. made a drawdown of RM5,000 but did not make/was late to repay his first monthly repayment</li> </ul> </td> <td> <p><b>Customer D is not eligible to receive Campaign Reward as Customer D did not make his first repayment/was late to repay his first monthly repayment.</b></p> </td> </tr> </tbody> </table>		Illustration	Campaign Reward Eligibility	1	<p><b>Customer A</b></p> <ul style="list-style-type: none"> <li>i. is a Grab App user</li> <li>ii. is a GX Account holder</li> <li>iii. made a drawdown of RM5,000 and has made his first monthly repayment on time</li> </ul>	<p><b>Customer A is eligible to receive Campaign Reward.</b></p>	2	<p><b>Customer B</b></p> <ul style="list-style-type: none"> <li>i. is not a Grab App user</li> <li>ii. is a GX Account holder</li> <li>iii. made a drawdown of RM5,000 and has made his first monthly repayment on time</li> </ul>	<p><b>Customer B is not eligible to receive Campaign Reward as Customer B does not have a Grab account.</b></p>	3	<p><b>Customer C</b></p> <ul style="list-style-type: none"> <li>i. is a Grab App user</li> <li>ii. is a GX Account holder</li> <li>iii. made a drawdown of RM3,000 and has made his first monthly repayment on time</li> </ul>	<p><b>Customer C is not eligible to receive Campaign Reward as Customer C did not drawdown a minimum of RM5,000.</b></p>	4	<p><b>Customer D</b></p> <ul style="list-style-type: none"> <li>I. is a Grab App user</li> <li>II. is a GX Account holder</li> <li>III. made a drawdown of RM5,000 but did not make/was late to repay his first monthly repayment</li> </ul>	<p><b>Customer D is not eligible to receive Campaign Reward as Customer D did not make his first repayment/was late to repay his first monthly repayment.</b></p>
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<p>When will I receive the campaign reward?</p>	<p>The Campaign Reward will be <b>credited to your Grab account in your Grab App by the end of the following month</b>, after you have completed the Qualifying Criterias.</p> <p><b>Important Note:</b> In exceptional cases, crediting of the Campaign Reward could take up to two (2) months after you have completed the Qualifying Criterias.</p>															
<p>Where can I find the full campaign terms and conditions?</p>	<p>You can find the full terms and conditions here: <a href="https://www.gxbank.my/campaign-tnc">https://www.gxbank.my/campaign-tnc</a></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 <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>.</p> <p>If you experience any issue related to the crediting or redemption of the Campaign Reward on your Grab App, please contact the <b>Grab Support</b> via the chat in the Grab App.</p>															