

GXBank Business Banking: Golden Biz Rewards - Merdeka Campaign - Frequently Asked Questions (FAQ)

Effective: 1 August 2026

No.	Question	Answer
1	What is this campaign about?	The GXBank Business Banking: Golden Biz Rewards - Merdeka Campaign (“Campaign”) is organised by GX Bank Berhad (“GXBank”) and will run from 1 August 2026 to 30 September 2026 (both dates inclusive), or once the Campaign Reward has reached the Maximum Cap (whichever earlier), or such other duration as may be determined by GXBank at its sole discretion (“Campaign Period”). The Campaign features two (2) reward categories: 1. Reward Category 1: RM128 Cash Reward 2. Reward Category 2: Physical One-Gram (1g) Gold Coin
2	Who is eligible to participate in the campaign?	This Campaign is open to all New-to-GXBank business customers and you must satisfy the following criteria at the time of entry: 1. Registered as a Sole Proprietor; 2. Must have successfully opened and activated a GX Biz Account and/or a GX Biz FlexiLoan during the Campaign Period; 3. Execute a successful primary fund-in deposit into your new GX Biz Account as prescribed by GXBank; and 4. Must not have been previously rejected during the onboarding validation loops due to core product eligibility breaches.
3	How do I qualify for the Reward Category 1 (RM128 Cash Reward)?	You may follow the following steps: 1. Open a GX Biz Account during the Campaign Period; and 2. Deposit and maintain a minimum account balance of RM3,000 for three (3) calendar days commencing from the date of account activation during the Campaign Period.
4	Can I split my deposits to meet the RM3,000 baseline requirement for Reward Category 1?	Yes. You can execute single or multiple aggregated fund-in steps, provided that your total net account balance reaches a minimum of RM3,000 by the third (T+3) calendar day from your account activation date, and stays continuously at or above RM3,000 for the subsequent verification.
5	When and how will I receive the Reward Category 1 (RM128 Cash Reward)?	The cash reward will be credited directly into your active GX Biz Account within seven (7) working days after successfully fulfilling balance maintenance period. In exceptional operational circumstances, processing may take up to two (2) weeks for the

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		cash reward to be credited to your GX Biz Account.
6	How do I qualify for the Reward Category 2 (Physical 1g Gold Coin)?	To stand a chance to be selected from the eligibility pool for the physical 1g Gold Coin, your business must satisfy these criteria: 1. Successfully accepted and activated your approved GX Biz FlexiLoan limit during the Campaign Period; 2. Execute your first loan drawdown of at least RM1,000 within three (3) calendar days from the loan account activation date; and; 3. Maintain an active GX Biz Account in good standing throughout the Campaign Period.
7	How many winners will be selected for the Physical 1g Gold Coin reward?	A total of ten (10) Eligible Businesses will be randomly selected via our automated processing scripts from the active eligibility pool after the Campaign Period. The winners will be announced on GXBank's official website and social media accounts.
8	How will the Physical 1g Gold Coin be delivered if I win?	1. Verification: A GXBank representative will call you to perform standard regulatory verification and statutory validation questions before you receive an email notification from GXBank. 2. Notification: Selected winners will receive an email containing a secure Data Collection Form for you to fill up your preferred delivery addresses and to obtain formal data privacy consent. 3. Delivery: Physical courier tracking and doorstep delivery will be completed by no later than 31 October 2026.
9	Can I cash out or transfer my physical gold coin reward?	No. The physical 1g Gold Coin reward is strictly non-transferable, non-assignable, and cannot be redeemed, exchanged, or substituted for cash or standard account credit lines.
10	How many times can I receive the Campaign Rewards?	If you are successfully offered both the GX Biz Account and the GX Biz FlexiLoan, and you accepted both and completed the respective qualifying criteria for each tier, you are <u>eligible to win both rewards</u> concurrently. However, please note that both rewards remain <u>subject</u> to the criteria checks and the overall Campaign Maximum Cap.
11	What is the last sign-up period to qualify for the Campaign?	The Campaign ends on 30 September 2026 (11:59pm). Any GX Biz Account and/or GX Biz FlexiLoan signed up, activated, deposited, and drawdown performed after this date will not be eligible.

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12	Are there any overall campaign caps that I should know about?	Yes. The rewards are limited under the following structural caps: • Reward Category 1 (RM128 Cash Reward): This payout operates strictly on a first-come, first-served basis and is capped at a pre-defined Campaign Maximum Cap . Once the Maximum Cap has been reached, the cash reward payouts will instantly cease. Please note that each Eligible Business will receive only one (1) Cash Reward throughout the Campaign Period, regardless of the number of funds made to the GX Biz Account . • Reward Category 2 (Physical 1g Gold Coin): This reward is strictly capped at a maximum of ten (10) unique winners. Eligible Businesses who meet the qualifying criteria will be allocated into the eligibility pool, and 10 winners will be randomly selected by our system after the Campaign Period. GXBank reserves the right to immediately cease allocations or terminate the Campaign without prior liability once the Maximum Cap is reached.
13	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 GXBank App. Alternatively, you may call us at +603 7498 3188 or email us at ask@gxbank.my .
14	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 .