

GX LIMITED EDITION GOLD COIN GIVEAWAY CONTEST TERMS AND CONDITIONS

(Effective date: 15 Sept 2026)

1. General

- 1.1 The GX Limited Edition Gold Coin Giveaway Contest (“**Campaign**”) is a contest run on GXBank’s official Instagram account @gxbankmy, where participants stand a chance to win a total of 5 Limited Edition 1g 999.9 Gold Coins by spotting hidden coins in campaign videos and sharing a meaningful goal they want to achieve with financial flexibility. The Campaign is organised by GX Bank Berhad (“**GXBank**”) and will run from **16 September 2026 to 30 September 2026** (both dates inclusive) or such other duration as may be determined by GXBank with prior notice (“**Campaign Period**”).
- 1.2 By participating in the Campaign, you agree to be bound by the GX Limited Edition Gold Coin Giveaway Contest Terms and Conditions (“**Terms and Conditions**”) (which may be amended/updated from time to time) and acknowledge that any decisions made by GXBank regarding the Campaign are final and binding.
- 1.3 These Terms and Conditions shall apply and be read in conjunction with GXBank’s [Terms and Conditions Governing Retail Banking Products and Services](#) and [Terms of Use](#). In the event of any inconsistency or conflict between these Terms and Conditions and GXBank’s Terms and Conditions Governing Retail Banking Products and Services, these Terms and Conditions shall prevail solely in respect of the matters pertaining to the Campaign.

2. Qualifying Criteria

- 2.1 The Campaign is open to all Malaysian citizens that reside in Malaysia (including both existing GXBank customers and non-GXBank customers) (“**Eligible Participants**”, “**you**”, or “**your**”).
- 2.2 The following individuals are not eligible to participate in the Campaign:
 - (a) individuals whose GX Account has been frozen, suspended, deemed delinquent, or terminated by GXBank due to adverse conduct, fraud, or policy violations during or at anytime prior to the Campaign Period;
 - (b) individuals who have committed or are suspected by GXBank of committing any fraudulent, unlawful or wrongful acts in relation to any of GXBank’s products or services during or at anytime prior to the Campaign Period;
 - (c) individuals who are mentally unsound, deceased, adjudicated bankrupt or have any legal proceedings instituted against them;
 - (d) individuals under the age of 21 years or above the age of 64 years;
 - (e) Individuals who are GXBank Full-Time Employees (FTE).

3. Campaign Mechanics

- 3.1 To qualify for a Campaign Reward (as defined below), participants must complete all three (3) steps below on Instagram during the Campaign Period:
- Follow @gxbankmy on Instagram;
 - Like the giveaway post and tag 2 friends in the comment section; and
 - Comment on the giveaway post with the correct total count of GX limited edition gold coins spotted in the campaign videos, and one meaningful goal or milestone you want to tackle this year with extra financial flexibility.
- 3.2 Participants with the correct coin count will be assessed and shortlisted based on comment creativity by an internal GXBank panel. The GXBank panel's decision is final, binding, and conclusive, and no appeals or objections will be entertained.
- 3.3 Shortlisted participants will be contacted directly by GXBank via official channels below to submit identification information for background screening purposes:
- Instagram DM from @gxbankmy; and
 - Email from marketing.campaign@gxbank.my
- 3.4 All shortlisted participants will be contacted and verified through a two-stage process:
- Stage 1 (Instagram DM):
- Shortlisted participants will be contacted by the official GXBank Instagram account (@gxbankmy) via Instagram Direct Message (DM) and must respond within forty-eight (48) hours from the time the DM is sent to provide their primary email address.
- Stage 2 (Details Collection via email):
- Upon receiving the participant's email address, GXBank will send an email from (marketing.campaign@gxbank.my) requesting for the required identification, contact, and delivery information. Shortlisted participants must respond with the complete details within forty-eight (48) hours from the time the verification email is sent.
- Failure to respond within the respective 48-hour window at either stage or if the details provided are incomplete, inaccurate or misleading, will result in disqualification of the participant's entitlement to the Campaign Reward. Shortlisted participants must provide the necessary documents and successfully passed through GXBank's internal screening process prior to confirmation as a winner and subsequently the delivery of the Campaign Reward.
- 3.5 For avoidance of doubt, one participant is only eligible to participate and win once during this Campaign.

4. Campaign Reward

- 4.1 A physical one (1) piece of one (1) gram Limited Edition 999.9 Gold Coin will be awarded to five (5) Eligible Participants as set out in Clause 3 above, as selected by GXBank at the end of the Campaign Period (referred to as "**Campaign Reward**").

Campaign Reward

Campaign Reward Eligibility

One (1) gram Limited Edition 999.9 gold coin (5 winners in total)	Participants with the correct coin count will be assessed and shortlisted based on comment creativity by an internal GXBank panel at the end of the Campaign Period.
	The Campaign Reward will be awarded to 5 winners in total.
	The actual fulfillment and secure courier delivery of the physical gold coin will be executed post campaign, from 1 October 2026 to 31 October 2026. Delivery will be made to the address provided by the winners to GXBank.

4.2 Below are illustrations of the eligibility for receiving the Campaign Reward. Please note the illustrations are non-exhaustive.

Scenario		Campaign Reward Eligibility
Participant A	Completes all 3 required Instagram steps with the correct coin count and a creative comment, responds to official DM and email within 48 hours, and clears internal background checks.	Eligible - Confirmed as a winner and will be sent one (1) piece of 1g Limited Edition 999.9 Gold Coin.
Participant B	Completes all 3 required Instagram steps with the correct coin count and a creative comment, but is found to be 17 years old.	Not Eligible - Campaign is strictly restricted to Malaysian residents aged 21 and above.
Participant C	Is shortlisted as a top winner but fails to reply to the Instagram DM or email with verification details within the 48-hour response window.	Not Eligible - Prize is forfeited due to non-response within 48 hours and re-allocated to the next in line shortlisted participant.
Participant D	Completes all contest steps correctly, but is identified as a full-time employee (FTE) of GXBank.	Not Eligible - GXBank full-time employees are strictly not allowed to become winners for this campaign.
Participant E	Completes all contest steps correctly, and responds with the relevant information within 48 hours, but fails the internal screening.	Not Eligible - Shortlisted participants must successfully pass GXBank's internal screening process prior to final winner confirmation.

Scenario		Campaign Reward Eligibility
Participant F	Submits a creative comment, but tags only 1 friend instead of 2 or submitted an incorrect gold coin count.	Not Eligible - Participants must satisfy all contest mechanics, including correct coin count and tagging 2 friends.
Participant G	Is shortlisted but provides inaccurate, incomplete, or misrepresented personal details during the verification stage.	Not Eligible - Failure to provide accurate legal verification details results in immediate disqualification.

- 4.3 The Campaign Reward will be delivered to the Eligible Participant's preferred address. The Campaign Reward is non-transferable and cannot be redeemed or exchanged for any other form of credit or cash.

5. Campaign Terms and Conditions

- 5.1 By participating in this Campaign, each Eligible Participant represent and warrant to GXBank that:

- (a) any information that you provide to us are true, accurate, complete and not misleading, and you authorise GXBank to verify the same with any party and using any source as GXBank deems appropriate;
- (b) you are not and will not be in breach of any Applicable Law by entering into these Terms and Conditions;
- (c) you are not and have not been involved in any unlawful activity, and you have not committed or been convicted of any tax, money laundering, terrorism financing, proliferation financing, bribery, corruption or other criminal conduct, and you are not involved in any sanctioned activities or are not the subject of any sanctions;
- (d) you are a citizen of Malaysia with a valid MyKad and reside in Malaysia. You are not a citizen or resident of any jurisdiction which is not permitted to participate in a Campaign organised by GXBank. Should there be any change to your citizenship and/or country of residence during this Campaign Period, you shall immediately inform us of any changes to your personal particulars, including any change in citizenship, tax residency, address(es), contact details or any other information that you provided to us, to promptly respond to any request for your personal particulars and to furnish us with a new and valid FATCA and/or CRS self-certification within ten (10) business days if there are any changes to your personal particulars which render the existing self-certification invalid;
- (e) you acknowledge that GXBank practises a zero-tolerance position towards any form of bribery and corruption;

- (f) you have not committed any act of bankruptcy or been adjudged a bankrupt, and no similar proceedings have been instituted against you in Malaysia or elsewhere;
- (g) you shall be solely responsible for the security and confidentiality of your social media and email accounts. GXBank shall not be held liable for any loss, damage, misdirection or non-receipt of the Campaign Reward arising from or in connection with compromised accounts or unauthorised account access in any form.

For the purposes of this Clause, “Applicable Law” means any and all applicable laws, regulations, guidelines, codes or rules, including industry guidelines, codes or rules, whether in Malaysia or elsewhere, and whether having the force of law, as amended, modified, varied or re-enacted from time to time.

5.2 GXBank reserves the right to (a) disqualify an Eligible Participant from participating in the Campaign, (b) forfeit, refuse to credit or cancel the delivery of the Campaign Reward, or deduct/debit the Campaign Reward from the Eligible Participant’s GX Account (including both the Main Account and any Savings Pockets), and/or (c) take any other necessary actions, including legal action, against an Eligible Participant if:

- 5.2.1 GXBank determines that the Eligible Participant has not complied or suspected to be in non-compliance with these Terms and Conditions or GXBank’s Terms and Conditions Governing Retail Banking Products and Services;
- 5.2.2 you do not provide any information requested by us, or you refuse, fail and/or neglect to update your records with us or comply with FATCA and /or CRS requirements and/or provide false, incorrect, inaccurate or out-dated information;
- 5.2.3 any representation or warranty in Clause 5.1 is not true or accurate or is no longer true or accurate;
- 5.2.4 GXBank reasonably suspects that you are misusing or conducting any unlawful or fraudulent activities through your social media account, including any breach of Applicable Law (including any Applicable Law relating to anti-money laundering, countering the financing of terrorism or sanctions);
- 5.2.5 you suffer an insolvency or bankruptcy matter;
- 5.2.6 a police report is lodged against you by any authorities;
- 5.2.7 an investigation is being conducted against you by any authorities;
- 5.2.8 you are found or suspected of tampering with the Campaign or its processes, including any fraudulent activity involving deceit or cheating;
- 5.2.9 there is irregular or improper operation or use of the Eligible Participant’s GX Account or GX Card;

- 5.2.10 you engage 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
 - 5.2.11 any event occurs that gives GXBank the right to suspend or terminate any or all of its products or services, as outlined in these Terms and Conditions and GXBank's Terms and Conditions Governing Retail Banking Products and Services.
- 5.3 If GXBank subsequently finds that an Eligible Participant is not eligible for the Campaign Reward or if there was an error in the delivery or awarding of the Campaign Reward, GXBank reserves the right to refuse to award, deliver, or to reclaim the Campaign Reward. If the Eligible Participant is an existing customer of GXBank, this may include debiting the equivalent monetary amount of the Campaign Reward from the Eligible Participant's GX Account (including both the Main Account and any Savings Pockets). For the avoidance of doubt, the monetary amount of the Campaign Reward shall be calculated based on the equivalent value at which the physical gold coin was purchased by GXBank. If the balance in the Eligible Participant's GX Account is insufficient to cover the amount of the Campaign Reward or the participant does not have a GX Account with the Bank, the Eligible Participant must immediately reimburse GXBank for the outstanding amount upon demand. Failure to reimburse the said amount shall entitle GXBank to initiate legal proceedings against an Eligible Participant to recover the outstanding amount, and all additional costs incurred in connection therewith shall be borne by the Eligible Participant.
- 5.4 GXBank will not be liable for any claim, loss, damages, penalty, charges, cost and expense suffered or incurred by you as a result of the forfeiture or cancellation of the Campaign Reward.

6. General Terms and Conditions

- 6.1 By participating in the Campaign, you acknowledge that you have read and understood GXBank's [Data Privacy Policy](#), and consent to the collection, processing, and use of your personal data by GXBank in accordance with GXBank's [Data Privacy Policy](#). Additionally, you agree to the use of your personal data by GXBank for:
- (a) purposes related to the Campaign (including but not limited to the delivery of the Campaign Reward); and
 - (b) marketing and promotional activities conducted by GXBank, which may include various forms of advertising and publicity through media such as newspapers, television, radio, and online platforms. This may involve the use of details from your entries, interview materials, responses, and related photographs. You also agree to cooperate and participate in all advertising and publicity activities related to the Campaign.
- 6.2 Unless specifically stated in these Terms and Conditions, the Campaign cannot be combined with any other GXBank promotions, and no additional rewards will be offered.
- 6.3 The transaction records maintained by GXBank and its decisions regarding the Campaign are final and binding. GXBank is not obligated to provide reasons or engage in correspondence regarding any matters related to the Campaign.

- 6.4 To the fullest extent permitted by law, and unless due to GXBank's gross negligence or willful misconduct, GXBank expressly excludes and disclaims any representations or warranties (whether express or implied, written or oral) regarding the Campaign. This includes, but is not limited to, warranties of quality, fitness for a particular purpose, and those mentioned in mass media, marketing, or advertising materials.
- 6.5 By participating in the Campaign, you agree that GXBank shall not be liable or responsible if it is unable to fulfill any of its obligations, in whole or in part, due to circumstances beyond its control. This includes failures of mechanical or electronic devices, data processing systems, transmission lines, electrical issues, industrial disputes, war, strikes, riots, pandemics, acts of God, or any other force majeure events.
- 6.6 GXBank, along with its officers, employees, representatives, and agents (including any third-party service providers engaged for the Campaign), shall not be responsible for or accept any liability of any kind arising from the Campaign, whether directly or indirectly suffered by you or any third parties, except in cases of GXBank's gross negligence or willful misconduct specifically related to the Campaign.
- 6.7 GXBank shall not be responsible or liable for any technical failures, interruptions, or errors (whether electronic or human) in the administration or processing of transactions performed via the GXBank mobile application ("**GX App**").
- 6.8 GXBank shall not be liable for any misinterpretation or misrepresentation of facts regarding the Campaign by unauthorized third parties in any media, marketing, or advertising material.
- 6.9 In the event of any inconsistencies between these Terms and Conditions and any advertising, promotional, publicity, or other materials related to the Campaign, these Terms and Conditions shall prevail.
- 6.10 GXBank reserves the right to cancel, withdraw, suspend, extend, or terminate the Campaign, in whole or in part, at any time before the end of the Campaign Period. Prior notice will be given by posting on GXBank's website at gxbank.my/notices, through the GX App, or by any other method determined by GXBank. Any cancellation, withdrawal, suspension, extension, or termination of the Campaign by GXBank will not entitle you to any claims or compensation for losses or damages incurred as a direct or indirect result of these actions.
- 6.11 GXBank reserves the right to add, delete, suspend, or modify these Terms and Conditions, in whole or in part, at any time. Prior notice will be provided to you by posting on GXBank's website at gxbank.my/notices, through the GX App, or by any other method determined by GXBank.
- 6.12 You agree to regularly check GXBank's website for updates on the Campaign and these Terms and Conditions, including any notices from GXBank related to the Campaign. If you have any questions or need clarification about the Campaign or these Terms and Conditions, please contact GXBank's authorized representatives.
- 6.13 These Terms and Conditions are governed by and construed in accordance with the laws of Malaysia, and you agree to submit to the exclusive jurisdiction of the Malaysian courts.

- 6.14 In the event of any inconsistencies between the English version of these Terms and Conditions and versions in other languages (including Bahasa Malaysia), the English version shall prevail.
- 6.15 For information, enquiries and/or support related to this Campaign, please contact us via the chat function in the GX App. Alternatively, you may call our Customer Support team at +603 7498 3188, or email us at ask@gxbank.my.