

## GX Rewards Experience Campaign - Frequently Asked Questions (FAQ)

Effective 15 April 2024

Category	Question	Answer
General	What is this campaign about?	<p>The <b>GX Rewards Experience Campaign</b> is organised by GX Bank Berhad and will run from <b>6 November 2023 to 5 November 2024</b> ("<b>Campaign Period</b>"), or such other dates as may be determined by GXBank from time to time with prior notice to you.</p> <p>There are three (3) Reward Categories available:</p> <ol style="list-style-type: none"> <li>Retail and Online Spend Using GX Card (physical and virtual) ("<b>Reward Category 1</b>");</li> <li>Jaya Grocer In-Store Spend Using Physical GX Card ("<b>Reward Category 2</b>"); and</li> <li>Pay for Grab Services Using Linked GX Account ("<b>Reward Category 3</b>").</li> </ol>
	Am I eligible to participate in this campaign?	This Campaign is open to all individual customers of GXBank with a savings account with GXBank (" <b>GX Account</b> ").
	Where can I find the campaign terms and conditions?	You can find the full terms and conditions at <a href="https://www.gxbank.my/campaign-tnc">https://www.gxbank.my/campaign-tnc</a>
	If I have any queries with the Campaign, who can I speak to?	You may contact our support team via In-App Chat, +603 7498 3188, or at <a href="mailto:ask@gxbank.my">ask@gxbank.my</a> !
<b>Reward Category 1</b>	<b>Retail and Online Spend using GX Card (physical and virtual)</b>	
	What is the Reward?	You will receive <b>1% unlimited cashback for Eligible Retail and Online spend using your GX Card</b> (virtual or physical) during the Campaign Period.
	How do I participate to earn this Reward?	<p>It's simple! Just perform retail and online transactions using your GX Card (virtual or physical) and you will get 1% unlimited cashback on your Eligible Spends.</p> <p>Eligible Spend using the GX Card shall <b>NOT</b> include the following transactions and no cashback reward shall be granted in respect of such transactions:</p> <ol style="list-style-type: none"> <li>payment of new card issuance fees, annual card fees, card replacement fees, and/ or any other applicable card fees imposed from time to time;</li> <li>cash withdrawal transactions;</li> <li>e-wallet top-up transactions;</li> <li>any transactions to the merchant, 'AirPay Malaysia Sdn Bhd';</li> <li>any transactions related to SSPN Prime/SSPN Plus savings;</li> <li>payment of insurances and/ or takaful;</li> <li>the following government related payments:</li> </ol>

		<ul style="list-style-type: none"> <li>a. Court costs (including alimony and child support)</li> <li>b. Fines</li> <li>c. Bail and Bond payments</li> <li>d. Tax payments</li> <li>e. Government services</li> <li>f. Postal services (Government Only)</li> <li>g. Intra-Government Purchases (Government Only)</li> </ul> <p>(h) payment to charity and/ or social services organisations;</p> <p>(i) gambling, betting and gaming related transactions;</p> <p>(j) quasi cash merchant transactions (e.g. cryptocurrency, foreign currency, money order);</p> <p>(k) void transactions, reversals or refunds; and</p> <p>(l) such other transactions as GXBank may determine at its discretion.</p>
	When and how will I receive this Reward?	<p>The cashback value will be calculated and rounded down to the <u>nearest two decimal points</u>. Cashback amount must be <u>at least RM0.01</u> in order to be credited to your GX Account.</p> <p>The cashback will be credited to your GX Account by the end of the next day after the posting date of your Eligible Spend transaction. In exceptional cases, crediting of the cashback could take up to two (2) weeks from the Transaction Posting Date.</p>
<b>Reward Category 2</b>	<b>Jaya Grocer In-Store Spend Using Physical GX Card</b>	
	What is the Reward?	You will receive <b>1.5x GrabRewards points for every RM1 spent using your physical GX Card at Jaya Grocer's physical stores.</b>
	How do I participate to earn this Reward?	<p>To be an eligible participant for this reward campaign, you must:</p> <ol style="list-style-type: none"> <li>1. Have an active physical GX Card; and</li> <li>2. Have an active Jaya Grocer membership.</li> </ol> <p>To receive this Reward, you must perform the below during checkout at any Jaya Grocer retail store nationwide:</p> <ol style="list-style-type: none"> <li>1. Scan your Jaya Grocer membership barcode (available in your Grab App); and</li> <li>2. Pay for your purchase using your physical GX Card.</li> </ol> <p><u>*Note that this Reward is not applicable to online orders performed via the GrabMart or Jaya Grocer Online.</u></p>
	When and how will I receive this Reward?	GrabRewards points will be credited to your Grab account on the Grab App instantly once your transaction has been successfully completed. In exceptional cases, crediting of the GrabRewards points could take up to two (2) weeks from the date of your successful transaction.
<b>Reward Category 3</b>	<b>Pay for Grab Services Using Linked GX Account</b>	

	<p>What is the Reward?</p>	<p>You will receive <b>up to 1.5x GrabRewards points for every RM1 spent when you pay with GX Account on Grab Services</b>, during the Campaign Period.</p> <p><u>For GrabUnlimited Subscribers:</u> 1.5x GrabRewards points for every RM1 spent</p> <p><u>For Non-GrabUnlimited Subscribers:</u> 0.75x GrabRewards points for every RM1 spent</p>
	<p>How do I participate to earn this Reward?</p>	<p>To receive the Reward, you must:</p> <ol style="list-style-type: none"> <li>1. Link your GX Account as a payment method to your Grab App; and</li> <li>2. Pay for GrabFood, GrabCar, GrabMart or GrabExpress (collectively, "Grab Services") on the Grab App using your linked GX Account.</li> </ol>
	<p>When and how will I receive this Reward?</p>	<p>GrabRewards points will be credited to your Grab account on the Grab App instantly once your transaction has been successfully completed. In exceptional cases, crediting of the GrabRewards points could take up to two (2) weeks from the date of the Eligible Participant's successful transaction.</p>
<p><b>Reward Category</b></p>	<p><b>Link GX Account with Grab App and Subscribe for GrabUnlimited</b></p> <p><b>IMPORTANT NOTE:</b> This Reward Category ended and will no longer be offered with effect from <b>15 April 2024</b>. Customers who have successfully participated prior to 15 April 2024 will continue to receive the Reward - refer below for more information.</p>	
	<p>What is the Reward?</p>	<p>You will receive <b>up to 6 months cashback of GrabUnlimited monthly subscription fee</b> - when you link your GX Account to your Grab App and subscribe for GrabUnlimited.</p>
	<p>How do I participate to receive this Reward?</p>	<p>To receive this Reward, you must have fulfilled the below Qualifying Criteria prior to <b>15 April 2024</b>.</p> <ol style="list-style-type: none"> <li>1. Link your GX Account as a payment method to your Grab App; and</li> <li>2. Subscribe to or maintain an active GrabUnlimited subscription.</li> </ol> <p>For this Reward, you are eligible to receive up to 6 months cashback of GrabUnlimited monthly subscription fee. However, you shall NOT be eligible to receive the full/ remaining Reward if you fail to meet the Qualifying Criteria throughout the period, such as:</p> <ol style="list-style-type: none"> <li>1. Unlink your GX Account from your Grab App; or</li> <li>2. Terminate your GrabUnlimited subscription; or</li> <li>3. Both.</li> </ol>
	<p>When and how will I receive this Reward?</p>	<p>The cashback will be credited to your GX Account by the end of the next day from the date of your GrabUnlimited monthly subscription renewal. In exceptional cases, crediting of the cashback could take up to two (2) weeks from the date of your GrabUnlimited monthly subscription renewal.</p>

Please refer below illustration for more information:

Customer	Reward participation	Reward eligibility
A	<ol style="list-style-type: none"> <li>1. A linked GX Account to Grab App on 10 Dec 2023, and</li> <li>2. A subscribed for GrabUnlimited on the same day (renews on the 10th of every month)</li> </ol>	<p>A is <b>eligible</b> to receive the Reward for up to 6 months, starting from Dec 2023.</p> <p>The cashback will be credited to A's GX Account by the end of day of the <u>11th of the month.</u></p>
B	<ol style="list-style-type: none"> <li>1. B linked GX Account to Grab App on 5 Jan 2024, and</li> <li>2. B has an existing GrabUnlimited subscription which renews on the 10th of each month.</li> </ol>	<p>B is <b>eligible</b> to receive the Reward for up to 6 months, starting from Jan 2024.</p> <p>The cashback will be credited to B's GX Account by the end of day of the <u>11th of the month.</u></p>
C	<ol style="list-style-type: none"> <li>1. C linked GX Account to Grab App on 15 Feb 2024, and</li> <li>2. C has an existing GrabUnlimited subscription which renews on the 10th of each month.</li> </ol>	<p>C is <b>eligible</b> to receive the Reward for up to 6 months, starting from Mar 2024.</p> <p>The cashback will be credited to B's GX Account by the end of day of the <u>11th of the month.</u></p>
D	<ol style="list-style-type: none"> <li>1. D linked GX Account to Grab App on 15 April 2024, and</li> <li>2. D has an existing GrabUnlimited subscription which renews on the 10th of each month.</li> </ol>	<p>D is <b>NOT eligible</b> to receive the Reward, as the <b>Reward has ended on 15 April 2024.</b></p> <p><b>Important Note:</b> Only customers who have successfully participated prior to 15 April 2024, will continue to receive the Reward for up to 6 months.</p>