

GXBANK X GRABCOINS CAMPAIGN TERMS AND CONDITIONS

Effective date: 26 August 2025

1. General

- 1.1 The GXBank x GrabCoins Campaign (“Campaign”) is organised by GX Bank Berhad (“GXBank”) in collaboration with GP Network Asia Pte. Ltd. (“GPNA”). GPNA and its affiliates shall be collectively referred to as “Grab”. The Campaign will run from **26 August 2025 to 25 August 2026** (both dates inclusive) or as otherwise determined by GXBank with prior notice (“**Campaign Period**”).
- 1.2 By participating in the Campaign, you agree to be bound by these GXBank x GrabCoins Campaign Terms and Conditions (“**Terms and Conditions**”) and acknowledge that any decisions made by GXBank regarding the Campaign are final and binding.
- 1.3 These Terms and Conditions shall be read in conjunction with GXBank’s [Terms and Conditions Governing Retail Banking Products and Services](#) and [Terms of Use](#), as well as [Grab’s Terms of Service](#).

2. Eligibility

- 2.1 The Campaign is open to all individual customers of GXBank (“**Eligible Customer**”, “**you**”, or “**your**”) who have a savings account with GXBank (“**GX Account**”) and who have linked their GX Account to their Grab account in the Grab user mobile application (“**Grab App**”).
- 2.2 The following individuals are not eligible to participate in the Campaign:
- (a) customers of GXBank who have unlinked their GX Account from their Grab account in the Grab App;
 - (b) customers whose GX Account or GX debit card (“**GX Card**”) has been terminated, closed, suspended, deemed delinquent or otherwise unsatisfactorily conducted as determined by GXBank during the Campaign Period;
 - (c) individuals who are mentally unsound, deceased, adjudicated bankrupt or have any legal proceedings instituted against them; and/or
 - (d) individuals under the age of eighteen (18) years.

3. Campaign Mechanics and Qualifying Criteria

- 3.1 The Campaign consists of the following two (2) reward categories:

No.	Reward Category	Reward Category Description
(a)	Reward Category 1	Pay for Grab Services using linked GX Account
(b)	Reward Category 2	Top-up GrabPay Wallet using linked GX Account

3.2 To qualify for the Campaign Rewards described in Clause 4.1 below, Eligible Customers must meet the following criteria during the Campaign Period (“**Qualifying Criteria**”):

- (a) you must have an existing GX Account in good standing;
- (b) you must have linked your GX Account to your Grab account in your Grab App; and
- (c) for **Reward Category 1**, you must pay using your linked GX Account for GrabFood, GrabCar, GrabMart, GrabExpress or GrabGifts transactions (collectively “**Grab Services**”); and
- (d) for **Reward Category 2**, you must pay using your linked GX Account for GrabPay Wallet top-up transactions.

4. Campaign Reward

4.1 Eligible Customers who meet the Qualifying Criteria outlined in Clause 3.2 above during the Campaign Period will be eligible to receive the following Campaign Rewards:

Campaign Reward	Campaign Reward Eligibility & Crediting
Reward Category 1: Pay for Grab Services using Linked GX Account	
0.5 x GrabCoins for every RM1 spent	Campaign Reward Eligibility Eligible Customers shall be eligible to receive this Campaign Reward multiple times during the Campaign Period.
	Crediting of Campaign Reward The Campaign Reward will be credited to the Eligible Customer's Grab account in their Grab App instantly after they successfully meet the Qualifying Criteria outlined in Clause 3.2 above. In exceptional cases, the crediting of the Campaign Reward may take up to two (2) weeks.
Reward Category 2: Top-up GrabPay Wallet using Linked GX Account	
0.5x GrabCoins for every RM1 spent	Campaign Reward Eligibility Eligible Customers shall be eligible to receive this Campaign Reward multiple times during the Campaign Period.
	Crediting of Campaign Reward

Campaign Reward	Campaign Reward Eligibility & Crediting
	The Campaign Reward will be credited to the Eligible Customer's Grab account in their Grab App instantly after they successfully meet the Qualifying Criteria outlined in Clause 3.2 above. In exceptional cases, the crediting of the Campaign Reward may take up to two (2) weeks.

4.2 Below are illustrations of the eligibility for receiving the Campaign Rewards under Reward Categories 1 and 2.

Illustration	Campaign Reward Eligibility
Reward Category 1: Pay for Grab Services using Linked GX Account	
Customer A Paid for a RM100 GrabFood transaction using his/her linked GX Account.	Customer A is eligible to receive 50x GrabCoins for the transaction
Customer B Paid for a RM100 GrabFood transaction using his/her GX Card	Customer B is not eligible for GrabCoins for the transaction Note: Customers have to link their GX Account and make payment for Grab Services to be entitled to receive GrabCoins
Reward Category 2: Top-up GrabPay Wallet using Linked GX Account	
Customer C - paid for a RM100 GrabPay Wallet top-up transaction using his/her linked GX Account. - paid RM50 for GrabFood transaction using his/her linked GX Account	Customer C is eligible to receive 75x GrabCoins for the transactions Note: Eligible Customers will receive 0.5x GrabCoins for every RM1 spent on GrabPay Wallet top-up transactions and another 0.5x GrabCoins for every RM1 spent on Grab Services using linked GX Account (as illustrated in Clause 4.1)

4.3 If GXBank and/or Grab subsequently finds that an Eligible Customer is not eligible for the Campaign Reward(s) or if there was an error in the crediting or awarding of the Campaign Reward(s), GXBank and/or Grab reserves the right to refuse to credit, or to amend, correct, adjust, or reclaim the Campaign Reward(s). This may include debiting the equivalent amount

from the Eligible Customer's GX Account (including both the Main Account and any Savings Pockets). If the balance in the Eligible Customer's GX Account is insufficient to cover the amount of the Campaign Reward(s), the Eligible Customer must immediately reimburse GXBank for that amount upon demand.

- 4.4 GXBank reserves the right to (a) disqualify an Eligible Customer from participating in the Campaign, (b) refuse to credit or cancel the crediting of the Campaign Reward(s), or deduct/debit an amount equivalent to the Campaign Reward(s) from the Eligible Customer'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 Customer if:
- 4.4.1 GXBank determines that the Eligible Customer has not complied with these Terms and Conditions or GXBank's Terms and Conditions Governing Retail Banking Products and Services;
 - 4.4.2 the Eligible Customer is found or suspected of tampering with the Campaign or its processes, including any fraudulent activity involving deceit or cheating;
 - 4.4.3 there is irregular or improper operation or use of the Eligible Customer's GX Account or GX Card;
 - 4.4.4 the Eligible Customer engages 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
 - 4.4.5 any event occurs that gives GXBank the right to suspend or terminate any or all of its products or services, as outlined in GXBank's Terms and Conditions Governing Retail Banking Products and Services.
- 4.5 Eligible Customers entitled to the Campaign Rewards will be fulfilled by Grab. GXBank shall not be responsible for any failure, delay, or disputes arising from the Campaign Reward disbursement.
- 4.6 Campaign Rewards are non-transferable, non-exchangeable, and not redeemable for cash unless otherwise stated by GXBank.

5. General Terms and Conditions

- 5.1 By participating in the Campaign, you consent to the collection, processing, and use of your personal data by GXBank in accordance with GXBank's [Data Privacy Policy](#) and Grab's [Privacy Notice](#). Additionally, you agree to the use of your personal data by GXBank for:
- (a) purposes related to the Campaign; 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.

- 5.2 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.
- 5.3 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.
- 5.4 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.
- 5.5 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.
- 5.6 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.
- 5.7 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**").
- 5.8 GXBank shall not be responsible for any failure or delay in the transmission of sales transaction evidence by Visa International, MasterCard Worldwide, merchants, postal or telecommunication authorities, or any other party, which may result in your inability to claim the rewards under the Campaign.
- 5.9 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.
- 5.10 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.
- 5.11 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.

- 5.12 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.
- 5.13 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.
- 5.14 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.
- 5.15 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.
- 5.16 For inquiries or feedback regarding the Campaign, please contact **GXBank Customer Support** via the chat in the GX App. Alternatively, you may call us at +603 7498 3188 or email us at ask@gxbank.my. If you experience any issues related to the crediting or redemption of the Campaign Reward in your Grab App, please contact **Grab Support** via the chat in the Grab App.