

GXBANK QR CASHBACK CAMPAIGN TERMS AND CONDITIONS

(Effective date: 6 May 2025)

1. General

- 1.1 The GXBank QR Cashback Campaign (“**Campaign**”) is organised by GX Bank Berhad (“**GXBank**”) in collaboration with Payments Network Malaysia Sdn Bhd (“**PayNet**”) and will run from **6 May 2025** to **14 September 2025** (both dates inclusive) or upon achieving the Maximum Cap (as defined in Clause 2.3), whichever is earlier, or otherwise determined by GXBank with prior notice (“**Campaign Period**”).
- 1.2 By participating in the Campaign, you agree to be bound by these GXBank QR Cashback Campaign Terms and Conditions (“**Terms and Conditions**”) (which may be amended 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 be read in conjunction with GXBank’s [Terms and Conditions Governing Retail Banking Products and Services](#) and [Terms of Use](#).

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**”).
- 2.2 The following individuals are not eligible to participate in the Campaign:
 - (a) customers who do not make payments using the GX App via a dynamic or static DuitNow QR code at participating merchants;
 - (b) customers whose GX Account or GX Debit Card (“**GX Card**”) has been terminated, closed, frozen, blocked, suspended, classified as delinquent, involved in suspected or confirmed fraudulent activities, in breach of any GXBank terms and conditions, or otherwise deemed to be unsatisfactorily conducted or non-compliant with regulatory requirements by GXBank during the Campaign Period;
 - (c) individuals who are mentally unsound, deceased, declared bankrupt or have any legal proceedings instituted/ongoing against them; and/or
 - (d) individuals under the age of eighteen (18) years.
- 2.3 Notwithstanding any other provision in these Terms and Conditions, Eligible Customers acknowledge and agree that GXBank has set a maximum total reward limit of RM650,000 for the entire Campaign Period (“**Maximum Cap**”). GXBank reserves the right to terminate the Campaign and cease distribution of the Campaign Reward once the Maximum Cap has been reached. GXBank shall not be obliged to provide any prior notice to Eligible Customers upon reaching the Maximum Cap.

3. Campaign Mechanics and Qualifying Criteria

3.1 To be eligible for the Campaign Reward described in Clause 4.1 below, Eligible Customers must meet the following criteria during the Campaign Period (“**Qualifying Criteria**”):

- (a) maintain an existing GX Account in good standing; and
- (b) make DuitNow QR payment(s), with a minimum transaction amount of RM5, using the GXBank mobile application (“**GX App**”) by scanning a merchant’s DuitNow QR code (static or dynamic) during the Campaign Months (as defined in Clause 3.2 below) (“**Eligible Transaction**”).

For the avoidance of doubt, only DuitNow QR payment transactions performed via the GX App will be considered Eligible Transaction for the purpose of this Campaign.

3.2 The campaign months are as follows (each referred to as (“**Campaign Month**”):

No.	Campaign Month	Campaign Month Period
(a)	Campaign Month 1	6 May 2025 - 5 June 2025
(b)	Campaign Month 2	6 June 2025 - 5 July 2025
(c)	Campaign Month 3	6 July 2025 - 5 August 2025
(d)	Campaign Month 4	6 August 2025 - 14 September 2025

4. Campaign Reward

4.1 Eligible Customers who meet the Qualifying Criteria outlined in Clause 3.1 above during the Campaign Period will be eligible to receive the following Campaign Reward:

Campaign Reward	Campaign Reward Eligibility & Crediting
0.2% cashback on Eligible Transactions	<p><u>Campaign Reward Eligibility</u></p> <ul style="list-style-type: none"> (a) Minimum Transaction Amount: Each transaction must be at least RM5 to qualify as an Eligible Transaction (“Minimum Transaction Requirement”). (b) Monthly Cashback Cap: Cashback is capped at RM5 per Eligible Customer, per Campaign Month (“Monthly Cap”). (c) Campaign Period Cap: A maximum of RM20 cashback may be earned by each Eligible Customer over the entire Campaign Period. (d) Calculation and Rounding: Cashback amounts will be calculated at 0.2% of the Eligible Transaction amount and rounded down to two (2) decimal places.

Campaign Reward	Campaign Reward Eligibility & Crediting
	<p><u>Crediting of Campaign Reward</u></p> <p>(e) The cashback will be credited to the Eligible Customer's GX Account by the end of the following day after the Eligible Transaction date, subject to meeting the Qualifying Criteria in Clause 3.1. In exceptional cases, it may take up to two (2) weeks for the cashback to be credited.</p> <p>(f) If an Eligible Transaction is cancelled, voided, refunded, or otherwise deemed invalid, the corresponding cashback will be reversed and debited from the Eligible Customer's GX Account, regardless of whether the cashback has already been credited.</p>

4.2 Below are illustrations of the eligibility for receiving the Campaign Reward.

Campaign Month	Transactions	Eligibility & Cashback
Customer A		
Campaign Month 1	<p>Performed the following two (2) DuitNow QR payments totalling RM200 using the GX App to scan merchant DuitNow QR codes:</p> <ul style="list-style-type: none"> • RM50 • RM150 <p>Note: Both transactions meet the RM5 minimum requirement (See <i>Clause 4.1(a) above</i>)</p>	<p><u>Cashback Calculation</u> $RM50 \times 0.2\% = RM0.10$ $RM150 \times 0.2\% = RM0.30$</p> <p>Total cashback earned = RM0.40</p> <p>Cashback will be credited by the end of the following day after the Eligible Transaction date (See <i>Cl. 4.1(e) above</i>)</p>
Campaign Month 2	<p>Performed the following three (3) DuitNow QR payments totalling RM500 using the GX App to scan merchant DuitNow QR codes:</p> <ul style="list-style-type: none"> • RM2 • RM400 • RM98 <p>Note: The first transaction (RM2) does not meet the RM5 minimum requirement, and is therefore <i>not eligible</i> for cashback. The second (RM400) and third (RM98) transactions meet the RM5 minimum requirement and are eligible for cashback.</p>	<p><u>Cashback Calculation</u> $RM400 \times 0.2\% = RM0.80$ $RM98 \times 0.2\% = RM0.19$</p> <p>Total cashback earned = RM0.99</p> <p>Cashback will be credited by the end of the following day after the Eligible Transaction date (See <i>Cl. 4.1(e) above</i>)</p>

Campaign Month	Transactions	Eligibility & Cashback
	(See Clause 4.1(a) above)	
Campaign Month 3	<p>Performed one (1) DuitNow QR payment worth RM1,500 using the GX App to scan a merchant DuitNow QR code</p> <p>Note: Transaction meets the RM5 minimum requirement (See Cl. 4.1(a) above)</p>	<p><u>Cashback Calculation</u> $RM1,500 \times 0.2\% = RM3.00$</p> <p>Total cashback earned = RM3</p> <p>Cashback will be credited by the end of the following day after the Eligible Transaction date (See Cl. 4.1(e) above).</p>
Customer B		
Campaign Month 1	<p>Performed one (1) DuitNow QR payments totalling RM1,500 using the GX App to scan merchant QR codes</p> <p>Note: Transaction meets the RM5 minimum requirement (See Cl. 4.1(a) above)</p>	<p><u>Cashback Calculation</u> $RM1,500 \times 0.2\% = RM3$</p> <p>Total cashback earned = RM3</p> <p>Cashback will be credited by the end of the following day after the Eligible Transaction date (See Cl. 4.1(e) above)</p>
Campaign Month 2	<p>Performed the following two (2) DuitNow QR payments totalling RM3,000 using the GX App to scan merchant DuitNow QR codes:</p> <ul style="list-style-type: none"> • RM2,800 • RM200 <p>Note: Both transactions meet the RM5 minimum requirement (See Clause 4.1(a) above)</p>	<p><u>Cashback Calculation</u> $RM2,800 \times 0.2\% = RM5.60$ $RM200 \times 0.2\% = RM0.40$</p> <p>Total cashback earned = RM5</p> <p>Due to the Monthly Cap, Customer B will only be entitled to receive RM5 cashback for Campaign Month 2 (See Cl. 4.1(b) above).</p> <p>Cashback will be credited by the end of the following day after the Eligible Transaction date (See Cl. 4.1(e) above).</p>
Campaign Month 3	Spent RM1,500 using the GX Debit Card (not via DuitNow QR)	Not eligible for cashback as payment was not made by

Campaign Month	Transactions	Eligibility & Cashback
		scanning merchant DuitNow QR code via GX App.
Customer C		
Campaign Month 1	No payments made using merchant DuitNow QR via the GX App	Not eligible for cashback.
Campaign Month 2	Spent a total of RM150 using the Grab App to scan merchant DuitNow QR codes	Not eligible for cashback. Payments must be made using the GX App.
Campaign Month 3	Performed one (1) DuitNow QR payment worth RM500 using the GX App to scan a merchant DuitNow QR code Note: Transaction meets the RM5 minimum requirement (See Clause 4.1(a) above)	<u>Cashback Calculation</u> RM500 × 0.2% = RM1.00 Cashback will be credited by the end of the following day after the Eligible Transaction date (See Cl. 4.1(e) above)

- 4.3 If GXBank subsequently finds that an Eligible Customer is not eligible for the Campaign Reward or if there was an error in the crediting or awarding of the Campaign Reward, GXBank reserves the right to refuse to credit, or to amend, correct, adjust, or reclaim the Campaign Reward. 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, 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, or deduct/debit an amount equivalent to the Campaign Reward 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.

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](#). 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, 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 You agree and undertake to indemnify and hold GXBank its officers, employees, representatives and agents harmless against any claims, proceedings, damages, losses and costs (including legal fees on an indemnity basis) that may arise in connection with or as a result of misconduct, negligence, misrepresentation or breach of these Terms and Conditions.
- 5.8 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**”).
- 5.9 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.
- 5.10 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.
- 5.11 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.
- 5.12 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.
- 5.13 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 given by posting on GXBank’s website at gxbank.my/notices, through the GX App, or by any other method determined by GXBank.
- 5.14 Any matters not explicitly covered by these Terms and Conditions will be determined by GXBank at its reasonable discretion.
- 5.15 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.
- 5.16 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.
- 5.17 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.

5.18 For inquiries or feedback regarding the Campaign, please reach out to us through the chat function in the GX App, call our Customer Support team at +603 7498 3188, or email us at ask@gxbank.my.