GXBank Biz FlexiLoan Cash Reward Campaign - Frequently Asked Questions (FAQ)

Effective: 1 November 2026

No.	Question	Answer
1	**What is this campaign about?**	The GXBank Biz FlexiLoan Cash Reward campaign is organised by GX Bank Berhad ("GXBank"), running from **1 November 2026 to 31 December 2026** where eligible GX Biz FlexiLoan customers can earn a cash reward of **RM600 or RM388** by performing a qualifying loan drawdown during the campaign period and completing two (2) consecutive on-time monthly repayments.
2	**Who is eligible to participate in the campaign?**	To participate, your business must: 1. Be an active, existing GX Biz FlexiLoan customer holding an active credit limit during the campaign period. 2. Maintain an active GX Biz Account and/or GX Biz FlexiLoan in good standing. 3. Not be in default or delinquent on any facility with GXBank throughout the campaign period up to the reward crediting date.
3	**How do the reward categories work?**	There are two (2) reward categories depending on your loan drawdown history prior to 1 November 2026: • **Reward Category 1 (RM600 Cash Reward):** For active FlexiLoan customers who have **never** performed any loan drawdown prior to the campaign period. • **Reward Category 2 (RM388 Cash Reward):** For active FlexiLoan customers who have **previously performed at least one** loan drawdown prior to the campaign period.
4	**What are the drawdown requirements to qualify for the cashback?**	You must perform a **single loan drawdown of at least RM3,000** from your available limit during the Campaign Period (1 Nov 2026 – 31 Dec 2026). *(Note: If your total available credit limit is less than RM3,000, you must perform a **100% full drawdown** of your remaining available limit to qualify).*
5	**What is the repayment condition to receive the cashback?**	You must successfully complete **two (2) consecutive on-time monthly repayments** following your qualifying drawdown date, without any late payments on your account.

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6	**I previously drew down and fully settled my GX Biz FlexiLoan before the campaign. If I draw down again, which reward am I eligible for?**	You are eligible for **Reward Category 2 (RM388 Cash Reward)** because you have a prior drawdown history.
7	**If I perform my very first drawdown and then make subsequent drawdowns during the campaign period, am I eligible for both campaign rewards?**	No. You are eligible for **Reward Category 1 (RM600 Cash Reward)** only, as you had no prior drawdown history before the campaign period. Under the campaign rules, each business can receive a **maximum of one (1) Campaign Reward** throughout the campaign period.
8	**Can I get multiple cashback rewards if I make multiple drawdowns during the campaign period?**	No. Each eligible business can receive a **maximum of one (1) Campaign Reward** (either RM600 or RM388) throughout the campaign period, regardless of the number or amount of drawdowns performed.
9	**When and how will I receive my cashback reward?**	The cash reward will be credited directly into your active GX Biz Account within **7 working days** (and up to 2 weeks in exceptional cases) after you meet all qualifying criteria, including completing two (2) consecutive on-time monthly repayments.
10	**Is there a maximum budget cap for this campaign?**	Yes. The campaign is subject to a total campaign reward budget pool ("Maximum Cap"). Rewards are awarded on a first-come, first-served basis based on qualifying criteria fulfillment. Once the cap is reached, GXBank reserves the right to stop awarding rewards or terminate the campaign.
11	**What is the last sign-up period to qualify for the Campaign?**	The Campaign ends on 31 December 2026 (11:59pm). Any drawdown performed after this date will not be eligible.
12	**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.
13	**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.