GXBank Biz FlexiLoan Cash Reward Campaign Terms and Conditions

(Effective date: 1 November 2026)

1. General

1.1 The GXBank Biz FlexiLoan Cash Reward Campaign ("**Campaign**") is organised by GX Bank Berhad ("**GXBank**") and will run from **1 November 2026** to **31 December 2026** (both dates inclusive) or once the Campaign Rewards have reached the Maximum Cap, whichever earlier, 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 Biz FlexiLoan Cash Reward 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 Business Banking Products and Services and Terms of Use.

2. Eligibility Criteria

2.1 To be eligible to participate in the Campaign, you (collectively, an "**Eligible Business**", "**you**" or "**your**") must satisfy all of the following criteria (collectively, an "**Eligibility Criteria**"):

(a) you are an active, existing-to-GXBank (as defined below) Biz FlexiLoan customer holding an active credit limit during the Campaign Period;
(b) you maintain an active GX Biz Account and/or GX Biz FlexiLoan in good standing; and
(c) you are not in default of any financing facility or obligation owed to GXBank throughout the Campaign Period and up to the reward fulfillment date.

2.2 The following businesses are **not eligible** to participate in the Campaign:

(a) businesses whose GX Biz Account and/or GX Biz FlexiLoan has been terminated, frozen, closed, suspended, classified as delinquent, or deemed to be unsatisfactorily conducted by GXBank at any time during the Campaign Period;
(b) businesses (including their proprietors, partners, directors or authorized representatives, where applicable) who have committed or are suspected by GXBank of committing any fraudulent, unlawful or wrongful acts in connection with any of GXBank's products, services, or campaigns;
(c) businesses whose proprietor(s) or authorized representative (where applicable) is deceased, adjudicated bankrupt, mentally incapacitated or is the subject of any ongoing legal proceedings;
(d) businesses that are the subject of any actual or threatened legal proceedings, including but not limited to winding up, receivership, judicial management, or insolvency proceedings, or any other proceedings which, in the opinion of GXBank, may adversely affect the business's financial standing or its eligibility to participate in the Campaign.

3. Qualifying Criteria

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

No.	Campaign Reward	Reward Category Description	Eligible Business
(a)	**Reward Category 1**	RM600 cash reward	Customer with **zero prior drawdown** prior to the Campaign Period.
(b)	**Reward Category 2**	RM388 cash reward	Customer with **prior drawdown history** prior to the Campaign Period.

3.2 To qualify for the Campaign Reward described in Clause 4.1 below, Eligible Businesses must meet the following criteria during the Campaign Period ("**Qualifying Criteria**"):

No.	Reward Category	Qualifying Criteria
(a)	**Reward Category 1** **(RM600 cash reward)**	1. You must be an active GX Biz FlexiLoan customer who has **never performed any loan drawdown** prior to the Campaign Period. 2. You must perform a single loan drawdown of a **minimum of RM3,000** from your available GX Biz FlexiLoan limit during the Campaign Period. *(Note: For customers with an approved credit limit of less than RM3,000, qualification requires a 100% drawdown of the available limit).* 3. You must complete two (2) consecutive on-time monthly repayments following the qualifying drawdown date. 4. You must open and maintain an active GX Biz Account in good standing throughout the Campaign Period and up to the reward crediting date.
(b)	**Reward Category 2** **(RM388 cash reward)**	1. You must be an active GX Biz FlexiLoan customer who has **previously performed at least one loan drawdown** prior to the Campaign Period. 2. You must perform a single loan drawdown of a **minimum of RM3,000** from your available GX Biz FlexiLoan limit during the Campaign Period. *(Note: For customers with an available limit of less than RM3,000, qualification requires a 100% drawdown of their remaining available limit).* 3. You must complete two (2) consecutive on-time monthly repayments following the qualifying drawdown

		date. 4. You must open and maintain an active GX Biz Account in good standing throughout the Campaign Period and up to the reward crediting date.

4. Campaign Rewards

4.1 Eligible Businesses who meet both the Eligibility Criteria (set out in Clause 2.1 above) and the Qualifying Criteria (set out in Clause 3 above) during the Campaign Period will be eligible to receive one of the following campaign reward ("**Campaign Reward**"):

Campaign Reward	Campaign Reward Crediting
Reward Category 1	
RM 600 cash reward	(a) Each Eligible Business **(Never-Drawn profile)** is entitled to receive **only one (1) RM600 Cash Reward** throughout the Campaign Period upon meeting all Qualifying Criteria, regardless of the number of drawdowns throughout the Campaign Period. (b) The Cash Reward will be credited directly to the Eligible Business's active GX Biz Account. (c) The Cash Reward will be credited in seven (7) working days to the GX Biz Account once the Qualifying Criteria set out in Clause 3.2(a) above has been met. In exceptional cases, it may take up to two (2) weeks for the Cash Reward to be credited.
Reward Category 2	
RM 388 cash reward	(a) Each Eligible Business **(Ever-Drawn profile)** is entitled to receive **only one (1) RM388 Cash Reward** throughout the Campaign Period upon meeting all Qualifying Criteria, regardless of the number of drawdowns throughout the Campaign Period. (b) The Cash Reward will be credited directly to the Eligible Business's active GX Biz Account. (c) The Cash Reward will be credited in seven (7) working days to the GX Biz Account once the Qualifying Criteria set out in Clause 3.2(b) above has been met. In exceptional cases, it may take up to two (2) weeks for the Cash Reward to be credited.

4.2 Each Eligible Business is eligible to receive a **maximum of one (1) Campaign Reward only** (either under Reward Category 1 or Reward Category 2) throughout the Campaign Period upon fulfilling the respective criteria, regardless of the number or aggregate value of drawdowns

performed during the Campaign Period.

4.3 Notwithstanding any other provision in these Terms and Conditions, GXBank has established a maximum limit on the Campaign Rewards ("**Maximum Cap**"). Once the Maximum Cap has been reached, GXBank reserves the right to immediately cease awarding any further Campaign Rewards. GXBank shall not be under any obligation to notify Eligible Businesses when the Maximum Cap has been reached. GXBank further reserves the right to discontinue the Campaign once the Maximum Cap is reached.

4.4 If an Eligible Business's GX Biz Account is suspended, frozen, closed, or otherwise rendered ineligible for any reason, whether due to a breach of these Terms and Conditions or GXBank's Terms and Conditions Governing Business Banking Products and Services, suspected fraudulent activity, or any other circumstance, before any of the Campaign Reward is delivered, GXBank reserves the right to forfeit the Campaign Reward. This includes, but is not limited to, situations where the Eligible Business's GX Biz Account is found to be in violation of GXBank's policies or where GXBank deems the Eligible Business's participation in the Campaign to be improper or invalid.

4.5 If GXBank subsequently finds that an Eligible Business is not eligible for any of the Campaign Reward or if there was an error in the delivery or awarding of any of the Campaign Reward, GXBank reserves the right to refuse to award, deliver, or to reclaim the Campaign Reward. This may include debiting the equivalent monetary amount of the Campaign Reward from the Eligible Business's GX Biz Account. For the avoidance of doubt, the monetary amount of the Campaign Reward for Reward Category 2 shall be calculated based on the equivalent value at which the physical gold coin was purchased by GXBank. If the balance in the Eligible Business's GX Biz Account is insufficient to cover the amount of any of the Campaign Reward, the Eligible Business 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 Business to recover the outstanding amount, and all additional costs incurred in connection therewith shall be borne by the Eligible Business.

4.6 GXBank reserves the right to (a) disqualify an Eligible Business from participating in the Campaign, (b) refuse to credit the Cash Reward or cancel the delivery of the Campaign Reward for Reward Category 2, or deduct/debit the Campaign Reward from the Eligible Business's GX Biz Account, and/or (c) take any other necessary actions, including legal action, against an Eligible Business if:

4.6.1 GXBank determines that the Eligible Business has not complied with these Terms and Conditions or GXBank's Terms and Conditions Governing Business Banking Products and Services;

4.6.2 the Eligible Business is found or suspected of tampering with the Campaign or its processes, including any fraudulent activity involving deceit or cheating;

4.6.3 there is irregular or improper operation or use of the Eligible Business's GX Biz Account;

4.6.4 the Eligible Business 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

4.6.5 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 Business Banking Products and Services.

4.7 Illustrations of the eligibility to receive the Campaign Rewards are set out in Table 1 below.

Reward Category 1 (RM600 Cash Reward)		
No.	**Illustration**	**Campaign Reward Eligibility**
1	**Customer with zero prior drawdowns:** Performs a single loan drawdown of RM10,000 within the Campaign Period and completes two (2) consecutive on-time monthly repayments.	**Eligible for Reward Category 1.** (RM600 cash reward).
2	**Customer with zero prior drawdowns:** Has an approved credit limit of RM2,500 (less than RM3,000). Performs a 100% full drawdown of RM2,500 during the Campaign Period and completes two (2) consecutive on-time monthly repayments	
3	**Customer with zero prior drawdowns:** Has an available limit of RM10,000 but performs a single drawdown of RM2,000 during the Campaign Period.	**Not Eligible for Reward Category 1.** Does not fulfill the minimum single drawdown requirement of RM3,000.
4	**Customer with zero prior drawdowns:** Performs a single drawdown of RM5,000 on 5 January 2027 (after the Campaign Period).	**Not Eligible for Reward Category 1.** Drawdown was performed outside the Campaign Period.
5	**Customer with zero prior drawdowns:** Performs a single drawdown of RM8,000 however, missed the first monthly repayment.	**Not Eligible for Reward Category 1.** Does not fulfill the two (2) consecutive on-time monthly repayments.
6	**Customer with zero prior drawdowns:** Performs a drawdown of RM10,000 and meets repayment requirements, but closes their GX Biz Account prior to reward crediting.	**Not Eligible for Reward Category 1.** Must maintain an active GX Biz Account in good standing up to the reward crediting date.
7	**Customer with zero prior drawdowns:**	**Not Eligible for Reward Category 1.**

	Fulfills all drawdown and repayment criteria during the Campaign Period, but the total campaign reward pool has reached the Maximum Cap.	Rewards are subject to the total Campaign Reward budget pool Maximum Cap.
Reward Category 2 (RM388 Cash Reward)		
No.	**Illustration**	**Campaign Reward Eligibility**
1	**Customer with prior drawdowns:** Had previously drawn down on 20 August 2026. Performs additional drawdown of RM5,000 during the Campaign Period and completes two (2) consecutive on-time monthly repayments.	**Eligible for Reward Category 2.** (RM388 cash reward).
2	**Customer with prior drawdowns:** Has a remaining available limit of RM1,500. Performs a 100% full drawdown of RM1,500 during the Campaign Period and completes two (2) consecutive on-time monthly repayments.	
3	**Customer with prior drawdowns:** Had previously drawn down and subsequently performed a **full settlement** of their loan facility prior to or during the Campaign Period. Performs a **new drawdown** of RM3,000 during the Campaign Period and completes two (2) consecutive on-time monthly repayments.	
4	**Customer with prior drawdowns:** Performs a drawdown of RM4,000 on 5 November 2026 and a second drawdown of RM10,000 on 20 November 2026. Completes all required on-time repayments.	**Eligible for Reward Category 2.** Entitled to receive **one (1) RM388 cash reward** *(maximum of 1 reward per customer throughout the Campaign Period)*.
5	**Customer with prior drawdowns:** Fulfills all drawdown and repayment criteria during the Campaign Period, but the total campaign reward pool has reached the Maximum Cap.	**Not Eligible for Reward Category 2.** Rewards are subject to the total Campaign Reward budget pool Maximum Cap.
6	**Customer with prior drawdowns:**	**Not Eligible for Reward Category 2.**

	Performs a drawdown of RM5,000, but holds a GX Biz FlexiLoan facility flagged or classified as delinquent under GXBank's internal risk policies.	Account must be maintained in good standing.

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, 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 liable for any misinterpretation or misrepresentation of facts regarding the Campaign by unauthorized third parties in any media, marketing, or advertising material.

5.9 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.

5.10 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.

5.11 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.

5.12 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.

5.13 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.

5.14 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.

5.15 For inquiries or feedback regarding the Campaign, please contact us via the chat function in the GX App, call our Customer Support team at +603 7498 3188, or email us at ask@gxbank.my.