

FLEXICREDIT TAP TO WIN CAMPAIGN TERMS AND CONDITIONS

(Effective date: 20 June 2025)

1. General

- 1.1 The FlexiCredit Tap to Win Campaign (“**Campaign**”) is organised by GX Bank Berhad (“**GXBank**”) and will run from **20 June 2025 to 19 July 2025** (both dates inclusive) or once the Maximum Cap (as defined in Clause 4.2 below) is reached, or such other duration as may be determined by GXBank with prior notice (“**Campaign Period**”).
- 1.2 By participating in the Campaign, you agree to be bound by the FlexiCredit Tap to Win Campaign Terms and Conditions (“**Terms and Conditions**”) (which may be amended/updated 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. Qualifying Criteria

- 2.1 The Campaign is open exclusively and **by invitation only** to selected individual Grab customers (each an “**Eligible Customer**”, referred to as “**you**”, or “**your**”) who, as of at the start of and throughout the Campaign Period, meet all of the following criteria **during the Campaign Period**:
- (a) you have an active Grab account in good standing;
 - (b) if you are not an existing GXBank customer, you must download and install the GXBank mobile application (“**GX App**”) and successfully create a GX savings account (“**GX Account**”);
 - (c) you must successfully fulfill the funding requirement for GX Account verification;
 - (d) you have not previously opened a FlexiCredit account with GXBank; and
 - (e) you have received a direct invitation or communication from Grab via the Grab mobile application (“**Grab App**”) to participate in the Campaign,
- (collectively, the “**Qualifying Criteria**”).
- 2.2 Notwithstanding any other provision in these Terms and Conditions, eligibility for participation in the Campaign is determined solely by GXBank based on its internal evaluation processes. The methods and criteria used to determine eligibility are confidential and proprietary to GXBank and will not be disclosed.
- 2.3 The following individuals are not eligible to participate in the Campaign:
- (a) customers who have an existing activated FlexiCredit limit with GXBank, regardless of whether they received a Campaign invitation via the Grab App;

- (b) customers whose GX Account has been terminated, closed, suspended, deemed delinquent or otherwise unsatisfactorily conducted as determined by GXBank during the Campaign Period;
- (c) customers who have committed or are suspected by GXBank of committing any fraudulent, unlawful or wrongful acts in relation to any of GXBank's products or services;
- (d) individuals who are mentally unsound, deceased, adjudicated bankrupt or have any legal proceedings instituted against them;
- (e) individuals under the age of 21 years or above the age of 64 years;
- (f) individuals who are unemployed, housewives/househusbands, students or retirees; and/or
- (g) individuals with a monthly income of less than RM1,500.

3. Campaign Mechanics

3.1 Eligible Customers will receive a notification via the Grab App inviting them to participate in the Campaign by spinning a digital "Tap to Win" wheel which will be accessible and hosted on the Grab App throughout the Campaign Period.

3.2 To qualify for a Campaign Reward, you must **complete all of the following steps within the Campaign Period:**

- (a) spin the digital "Tap to Win" wheel on the Grab App;
- (b) if you are not an existing GXBank customer, download and install the GX App and successfully create a GX Account;
- (c) fulfil the funding requirement for GX Account verification;
- (d) submit a valid FlexiCredit application via the GX App;
- (e) have your FlexiCredit application successfully approved by GXBank; and
- (f) activate your approved FlexiCredit limit via the GX App (latest by 8 July 2025, 11:59pm).

3.3 The "Tap to Win" wheel must be spun **before** you activate your FlexiCredit limit. Failure to complete any of the above steps within the Campaign Period will result in disqualification from receiving any Campaign Reward.

3.4 If you have an existing activated FlexiCredit limit prior to the start of the Campaign, or if you activated your FlexiCredit limit before spinning the "Tap to Win" wheel, you shall not be eligible for the Campaign Reward, regardless of whether you receive the Campaign invitation or complete any other steps as set out under Clause 3.2 above.

3.5 You must ensure that you have **successfully fulfilled the funding requirement for GX Account verification within the Campaign Period.** Failure to do so will prevent you from applying for FlexiCredit and, consequently, you will not qualify for the Campaign Reward.

3.6 To be eligible for the Campaign Reward, **your Grab account and GX Account must be registered under the same mobile phone number at all times – during the FlexiCredit application and throughout the Campaign Period.** If this condition is not met, you will not qualify for the Campaign Reward, even if all other requirements are fulfilled.

3.7 There is no direct or automatic technical integration between the Grab App and GX App for the purposes of the Campaign. Eligible Customers are required to take manual action on both platforms, particularly, the “Tap to Win” wheel must be spun on the Grab App and the FlexiCredit application must be submitted and FlexiCredit limit activated through the GX App. Eligible Customers must complete both actions as outlined in Clause 3.2 within the Campaign Period in order to qualify for a Campaign Reward.

4. Campaign Reward

4.1 Eligible Customers who fulfill all Campaign conditions as set out under Clause 3 above will be eligible to receive **one (1)** of the following Campaign Rewards, which is determined by the outcome of their “Tap to Win” wheel spin:

Campaign Reward	Campaign Reward Eligibility & Crediting
<p>RM1,000 cash reward RM100 cash reward RM10 cash reward RM5 cash reward</p>	<p>Campaign Reward Eligibility</p> <p>(a) Each Eligible Customer may receive only one (1) Campaign Reward (as determined by the “Tap to Win” wheel spin result) throughout the Campaign Period, regardless of the number of FlexiCredit applications/activations.</p> <hr/> <p>Crediting of Campaign Reward</p> <p>(b) Eligible Customers may view the details of the Campaign Reward in the Grab App homepage under “Discover GXBank Today”.. However, the Campaign Reward is not redeemable through the Grab App.</p> <p>(c) The Campaign Reward will be credited directly to the Eligible Customer’s GX Account within fourteen (14) working days from the date of successful activation of the FlexiCredit limit.</p> <p>(d) Eligible Customers must create and maintain a GX Account to receive the Campaign Reward.</p>

4.2 Notwithstanding any other provision in these Terms and Conditions, Eligible Customers acknowledge and agree that GXBank has set a maximum limit on the availability of the Campaign Reward (“**Maximum Cap**”). GXBank reserves the right to terminate the Campaign and discontinue the Campaign Reward once the Maximum Cap is reached. GXBank is not obligated to notify Eligible Customers when the Maximum Cap is reached.

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

Illustration		Campaign Reward Eligibility
Customer A	Customer A received direct communication to participate in the Campaign from Grab. They spun the “Tap to Win” wheel, applied for FlexiCredit, received approval, and activated the FlexiCredit limit within the Campaign Period.	Eligible - All Campaign conditions were fulfilled, including direct communication, correct sequence of actions, and completion within the Campaign Period.
Customer B	Customer B did not receive any direct communication from Grab to participate in the Campaign. They applied for FlexiCredit, received approval and activated the FlexiCredit limit within the Campaign Period.	Not Eligible - Receipt of direct communication from Grab is a mandatory eligibility requirement.
Customer C	Customer C received direct communication to participate in the Campaign from Grab. They applied for and activated the FlexiCredit limit before spinning the “Tap to Win” wheel.	Not Eligible - The “Tap to Win” wheel must be spun prior to FlexiCredit limit activation to qualify.
Customer D	Customer D received direct communication to participate in the Campaign from Grab, spun the “Tap to Win” wheel and applied for FlexiCredit. However, their application was not approved.	Not Eligible - FlexiCredit approval and activation of the FlexiCredit limit are required conditions to receive the Campaign Reward.
Customer E	Customer E received direct communication to participate in the Campaign from Grab, spun the “Tap to Win” wheel, applied for and was approved for FlexiCredit. However, they did not activate the approved FlexiCredit limit.	Not Eligible - FlexiCredit limit must be activated within the Campaign Period for Campaign Reward eligibility.
Customer F	Customer F received direct communication to participate in the Campaign from Grab, spun the “Tap to Win” wheel, applied for and was approved for FlexiCredit. However, they activated the FlexiCredit limit after the Campaign Period ended.	Not Eligible - FlexiCredit limit activation must be completed within the Campaign Period.

Illustration		Campaign Reward Eligibility
Customer G	Customer G received direct communication to participate in the Campaign from Grab, spun the “Tap to Win” wheel and completed the FlexiCredit application and activation of the FlexiCredit limit within the Campaign Period. However, their Grab account and GX Account are registered under different mobile numbers .	Not Eligible - Both the Grab account and GX Account must be registered under the same mobile number at all times — during the FlexiCredit application and throughout the Campaign Period — to qualify for the Campaign Reward.

- 4.4 For the avoidance of doubt, the Campaign Reward will only be granted if both the “Tap to Win” wheel spin and the FlexiCredit activation are completed within the Campaign Period. Any spin or activation performed outside of the Campaign Period shall not qualify for the Campaign Reward.
- 4.5 If an Eligible Customer’s GX 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 Retail Banking Products and Services, suspected fraudulent activity, or any other circumstance, before the Campaign Reward is credited, GXBank reserves the right to forfeit the Campaign Reward. This includes, but is not limited to, situations where the Eligible Customer’s GX Account is found to be in violation of GXBank’s policies or where GXBank deems the Eligible Customer’s participation in the Campaign to be improper or invalid.
- 4.6 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 the outstanding amount upon demand. Failure to reimburse the said amount shall entitle GXBank to initiate legal proceedings against an Eligible Customer to recover the outstanding amount, and all additional costs incurred in connection therewith shall be borne by the Eligible Customer.
- 4.7 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 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:
- 4.7.1 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;

- 4.7.2 the Eligible Customer is found or suspected of tampering with the Campaign or its processes, including any fraudulent activity involving deceit or cheating;
- 4.7.3 there is irregular or improper operation or use of the Eligible Customer's GX Account or GX Card;
- 4.7.4 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
- 4.7.5 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, 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 If you experience any issues related to spinning the “Tap to Win” wheel or accessing the Campaign Reward details in your Grab App, please contact Grab Support via the chat in the Grab App. For any other enquiries including relating to the crediting of the Campaign Reward 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.