

## GXBank 1,000,000+ Malaysian Dreams: FlexiCredit Referral Campaign - Frequently Asked Questions

17 December 2025

Question	Answer						
What is this campaign about?	The <b>GXBank 1,000,000+ Malaysian Dreams: FlexiCredit Referral Campaign</b> will run from <b>4 November 2025</b> to <b>28 February 2026</b> , or once the Campaign Reward has reached the Maximum Cap, or such other duration as may be determined by GXBank at its sole discretion (" <b>Campaign Period</b> ").						
Am I eligible to participate in this campaign?	<p><b>Campaign Eligibility:</b></p> <p><b>This campaign is open to all individuals as classified below:</b></p> <ul style="list-style-type: none"> <li>- As a referrer: An existing GXBank customer with an active GX Savings Account.</li> <li>- As a referee: A new-to-GXBank individual, or an existing GXBank customer with an active GX Savings Account who does not have an existing or previous FlexiCredit limit/account.</li> </ul> <p>Note: If you are an existing FlexiCredit user, you are not eligible to be a referee as you already have a FlexiCredit account. However, you may still play a referrer role to refer others to apply for FlexiCredit.</p>						
What are the campaign rewards and how can I earn them?	<p><b><u>Campaign Reward</u></b></p> <p><b>The campaign reward is as follows:</b></p> <table> <tr> <th>User Types</th><th>Reward Description</th></tr> <tr> <td><b>Referrer</b></td><td> <ul style="list-style-type: none"> <li>• Cash reward of RM50 for every individual (known as the referee) who applies for FlexiCredit with your referral link or code, gets approved, and subsequently successfully activates their FlexiCredit account.</li> <li>• Referrers may make an unlimited number of successful referrals and earn rewards accordingly, but all rewards are subject to the overall Campaign's Maximum Cap.</li> </ul> </td></tr> <tr> <td><b>Referee</b></td><td> <p>By applying for FlexiCredit using a FlexiCredit referral link or code and getting approved, the referee will get:</p> <ul style="list-style-type: none"> <li>• A RM20 cash reward when FlexiCredit is activated.</li> <li>• An additional RM10 cash reward when the first drawdown of min RM1,000 is made.</li> <li>• The referee can only get the above rewards as a one-off when performed during the Campaign Period.</li> </ul> </td></tr> </table> <p><b>Qualifying Criteria:</b></p>	User Types	Reward Description	<b>Referrer</b>	<ul style="list-style-type: none"> <li>• Cash reward of RM50 for every individual (known as the referee) who applies for FlexiCredit with your referral link or code, gets approved, and subsequently successfully activates their FlexiCredit account.</li> <li>• Referrers may make an unlimited number of successful referrals and earn rewards accordingly, but all rewards are subject to the overall Campaign's Maximum Cap.</li> </ul>	<b>Referee</b>	<p>By applying for FlexiCredit using a FlexiCredit referral link or code and getting approved, the referee will get:</p> <ul style="list-style-type: none"> <li>• A RM20 cash reward when FlexiCredit is activated.</li> <li>• An additional RM10 cash reward when the first drawdown of min RM1,000 is made.</li> <li>• The referee can only get the above rewards as a one-off when performed during the Campaign Period.</li> </ul>
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To qualify for the Campaign Reward, you must:

User Type & Campaign Rewards	Qualifying Criteria
<p><b>Referrer</b></p> <p>RM50 for each individual who applies for FlexiCredit with your referral link or code, gets approved, and subsequently successfully activates their FlexiCredit account.</p>	<p>(i) maintain an active GX Account in good standing;</p> <p>(ii) Ensure your GXBank app is updated to the latest version to access this referral feature.</p>
<p><b>Referee</b></p> <p>- A RM20 cash reward when FlexiCredit is activated.</p> <p>- An additional RM10 cash reward when the first drawdown of min RM1,000 is made.</p>	<p>(i) maintain an active GX Account in good standing;</p> <p>(ii) Ensure your GXBank app is updated to the latest version to access this referral feature or that you download the latest version from your official mobile application distribution platform.</p> <p>(iii) Meet FlexiCredit's eligibility criteria:</p> <ul style="list-style-type: none"> <li>- Be a GXBank customer with an active GX Savings Account</li> <li>- Be a Malaysian citizen with a MyKad</li> <li>- Be between 21 and 64 years old</li> <li>- Have a minimum monthly income of RM1,500</li> <li>- Be gainfully employed. Employment types such as housewife/househusband, retiree, or student are not eligible.</li> </ul> <p>(iv) Get approved for FlexiCredit* and activate the granted credit limit to get the RM20 cash reward.</p> <p>(v) Perform a first drawdown of minimum RM1,000 to get the additional RM10 cash reward. Any tenure can be selected.</p> <p><u>Important Notes for FlexiCredit applications*</u></p> <ul style="list-style-type: none"> <li>- Ensure you have the necessary income documents to support your application, e.g. latest 2 years EPF statement (salaried employees) or latest 6 months business bank statements (self-employed).</li> <li>- Approval of your FlexiCredit application is based on a detailed assessment of your profile and creditworthiness. Meeting the eligibility criteria alone does not guarantee approval.</li> </ul>

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	Illustration of campaign reward eligibility for the Campaign Rewards:		
	<b>No</b>	<b>Illustration</b>	<b>Campaign Reward Eligibility</b>
	1	<p>You shared your referral link or code to Referee A, that does not have FlexiCredit.</p> <p>Referee A used the referral link or code sent by you, applied for FlexiCredit, got approved and activated their FlexiCredit.</p> <p>Referee A also performed their first drawdown of RM1,000 from their FlexiCredit.</p>	<p>You are <b>eligible</b> to receive a referral reward of RM50.</p> <p>Referee A is <b>eligible</b> to receive a referral reward of RM20 for activation of their FlexiCredit and RM10 for performing their first drawdown.</p>
	2	<p>You shared your referral link or code to Referee B, that does not have FlexiCredit.</p> <p>Referee B used the referral link or code sent by you, applied for FlexiCredit, got approved and activated their FlexiCredit.</p> <p>Referee B <b>did not perform a drawdown</b>.</p>	<p>You are <b>eligible</b> to receive a referral reward of RM50.</p> <p>Referee B is <b>eligible</b> to receive the referral reward of RM20 for activation of their FlexiCredit.</p>
	3	<p>You shared your referral link or code to Referee C that does not have FlexiCredit.</p> <p>Referee C <b>did not use the Referral link or code</b> sent by you, but applied for FlexiCredit, got approved and activated their FlexiCredit.</p> <p>Referee C also performed their first drawdown of RM1,000 from their FlexiCredit.</p>	<p>You are <b>not eligible</b> to receive a referral reward.</p> <p>Referee C is <b>not eligible</b> to receive referral rewards.</p>
	4	<p>You shared your referral link or code to Referee D that does not have FlexiCredit.</p> <p>Referee D used the referral link or code sent by you, applied for FlexiCredit, got approved, but <b>did not activate their FlexiCredit</b>.</p>	<p>You are <b>not eligible</b> to receive referral reward.</p> <p>Referee D is <b>not eligible</b> to receive referral rewards.</p>
	5	<p>You shared your referral link or code to Referee E that already has FlexiCredit.</p> <p>Referee E is unable to use your referral code as they <b>already have a</b></p>	<p>You are <b>not eligible</b> to receive the referral reward.</p> <p>Referee E is <b>not eligible</b> to receive referral rewards.</p>

		<b>FlexiCredit.</b> Referee E performs their first drawdown of RM1,000.	
	6	<p>You shared your referral link or code to Referee F that does not have FlexiCredit.</p> <p>Referee F used the referral link or code sent by you, applied for FlexiCredit, got approved and activated their FlexiCredit <b>after the Campaign Period.</b></p> <p>Referee F also performed their first drawdown of RM1,000 from their FlexiCredit.</p>	<p>You are <b>not eligible</b> to receive the referral reward.</p> <p>Referee F is <b>not eligible</b> to receive referral rewards.</p>
	7	<p>You shared your referral link or code to Referee G that does not have FlexiCredit.</p> <p>Referee G used the referral link or code sent by you, applied for FlexiCredit, got approved and activated their FlexiCredit within the Campaign Period.</p> <p>However, Referee G performed their first drawdown of RM1,000 from their FlexiCredit <b>after the Campaign Period.</b></p>	<p>You are <b>eligible</b> to receive the referral reward of RM50.</p> <p>Referee G is <b>eligible to receive the referral reward of RM20</b> for activation of their FlexiCredit.</p> <p>However, Referee G is <b>not eligible for the referral reward of RM10</b> as their first drawdown was performed after the Campaign Period.</p>
When will I receive the campaign rewards?	<p><b>Referrer: RM50 upon the referee's activation of FlexiCredit.</b></p> <p><b>Referee: RM20 upon activation of FlexiCredit and an additional RM10 upon first drawdown of min. RM1,000.</b></p> <ol style="list-style-type: none"> <li>Cash rewards will be credited instantly or at most within 24 hours to your GX Savings account, once the relevant action has been successfully performed.</li> <li>For Referrers, once your referee activates their FlexiCredit, the RM50 reward will be automatically credited into your GX Savings Account.</li> <li>For Referees, once you activate your FlexiCredit, the RM20 reward will be automatically credited into your GX Savings Account.</li> <li>For Referees, once you successfully perform your first drawdown of minimum RM1,000, the RM10 reward will be automatically credited into your GX Savings Account.</li> </ol>		
Where can I find the full campaign terms and conditions?	<p>You can find the full terms and conditions here:  <a href="https://www.gxbank.my/campaign-tnc">https://www.gxbank.my/campaign-tnc</a> </p>		
Who can I contact if I have further questions about this campaign?	<p>For more information, enquiries, feedback and/ or complaints relating to this Campaign, please contact <b>GXBank Customer Support</b> via the chat in the GXBank App. Alternatively, you may call us at +603 7498 3188 or email us at <a href="mailto:ask@gxbank.my">ask@gxbank.my</a>.</p>		