

FLEXICREDIT DRAWDOWN REWARDS CAMPAIGN TERMS AND CONDITIONS

(Effective Date: 31 January 2025)

1. General

- 1.1 The FlexiCredit Drawdown Rewards Campaign (“**Campaign**”) is organised by GX Bank Berhad (“**GXBank**”) and will run from **9 December 2024** to **31 March 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 at its sole discretion with prior notice (“**Campaign Period**”).
- 1.2 By participating in the Campaign, you agree to be bound by these FlexiCredit Drawdown Rewards 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](#), [Terms of Use](#), as well as [Grab’s Terms of Service](#).

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**”) and who have an active FlexCredit limit.
- 2.2 The following individuals are not eligible to participate in the Campaign:
 - (a) Customers whose GX Account has been terminated, closed, suspended, deemed delinquent or otherwise unsatisfactorily conducted as determined by GXBank during the Campaign Period;
 - (b) individuals who are mentally unsound, deceased, adjudicated bankrupt or have any legal proceedings instituted against them;
 - (c) individuals under the age of twenty-one (21) years or above the age of sixty-four (64) years;
 - (d) individuals who are unemployed, housewives/househusbands, students or retirees; and/or
 - (e) individuals with a monthly income of less than RM1,500.
- 2.3 Notwithstanding any other provision in these Terms and Conditions, Eligible Customers acknowledge and agree that GXBank has set a Maximum Cap (as defined in Clause 4.2 below) on the Campaign Reward. 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.

3. Qualifying Criteria

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

- (a) you must have an existing GX Account in good standing;
- (b) you must have an existing Grab account in good standing at the time of eligibility (i.e upon successful drawdown and meeting the Minimum Drawdown criteria);
- (c) you must have an active FlexiCredit limit;
- (d) you must have completed a minimum drawdown of RM5,000 or more from your FlexiCredit limit in a single drawdown (“**Minimum Drawdown**”); and
- (e) you must make your first monthly repayment for the drawdown on or before the first repayment date.*

**Note: If the drawdown date and the monthly repayment date do not fall on the same date, you will be charged a one-off odd day interest (“First Payment (ODI)”). Please note that the First Payment (ODI) is not considered your first monthly repayment, as it only covers interest and does not include any principal repayment. To meet the Qualifying Criteria, your first monthly repayment, which must include both principal and interest, must be made on or before the scheduled repayment date.*

4. Campaign Reward and Mechanics

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
<p>RM60 worth of Grab vouchers</p> <ul style="list-style-type: none"> ● 4x RM5 Off GrabFood Vouchers ● 4x RM5 Off GrabMart Vouchers ● 2x RM10 Off GrabPay Online Payment Vouchers <p>(collectively, “Grab Vouchers”)</p>	<p>Campaign Reward Eligibility</p> <p>Eligible Customers can receive the Campaign Reward once during the Campaign Period, provided the Maximum Cap (as defined in Clause 4.2) has not been reached.</p> <hr/> <p>Crediting of Campaign Reward</p> <p>The Campaign Reward will be credited to the Eligible Customer’s Grab account in their Grab App by the end of the following month after the Eligible Customer successfully meets the Qualifying Criteria outlined in Clause 3.1 above.</p> <p>In exceptional cases, crediting of the Campaign Reward may take up to two (2) months.</p>

4.2 The Campaign Reward is limited to the first 15,000 Eligible Customers who fulfill the Qualifying Criteria as set out under Clause 3.1 above during the Campaign Period on a first come, first served basis (“**Maximum Cap**”). 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	
<ul style="list-style-type: none"> - Grab App user and GX Account holder - Made a drawdown of RM5,000 and repaid the first monthly installment on time 	Customer A is eligible to receive the Campaign Reward.
Customer B	
<ul style="list-style-type: none"> - Not a Grab App user, but a GX Account holder - Made a drawdown of RM6,000 and repaid the first monthly installment on time 	Customer B is not eligible for the Campaign Reward because they do not have a Grab account.
Customer C	
<ul style="list-style-type: none"> - Grab App user and GX Account holder - Made a drawdown of RM3,000 and repaid the first monthly installment on time 	Customer C is not eligible for the Campaign Reward because the drawdown was below the Minimum Drawdown requirement of RM5,000.
Customer D	
<ul style="list-style-type: none"> - Grab App user and GX Account holder - Made a drawdown of RM5,000 but did not make or was late in repaying the first monthly installment 	Customer D is not eligible for the Campaign Reward as Customer D did not make his first repayment/was late to repay his first monthly repayment.

4.4 The Grab Vouchers are valid for 60 days from the date of issuance and are subject to any additional Grab Voucher terms and conditions that may apply (“**Grab Voucher Terms**”). In case of any conflict between these Terms and Conditions and the Grab Voucher Terms, the Grab Voucher Terms will take precedence.

4.5 Eligible Customers can redeem and use the GrabFood and GrabMart vouchers using a linked GX Account, GX Card or GrabPay Wallet as the payment method.. However, the GrabPay Online Payment Voucher can only be used with GrabPay as the payment method.

- 4.6 Any unredeemed Grab Vouchers within the prescribed 60 days redemption period shall be forfeited. If your Grab Vouchers have been forfeited, you shall not be entitled to any payment, compensation or replacement in the form of cash or otherwise, notwithstanding any claims of non-receipt of the Grab Vouchers. Strictly no extension of such prescribed redemption period will be allowed. The redemption and use of the Grab Vouchers is subject to such other terms and conditions as may be imposed by Grab. By using the Grab Vouchers you agree to the terms and conditions imposed by Grab.
- 4.7 Eligible Customers shall accept the Grab Voucher(s) “as is”, meaning in their current condition without any modifications or enhancements and subject to the Grab Voucher Terms. Grab and GXBank do not supply the goods and services associated with the vouchers. , and make no representation or warranty as to the merchantability or fitness of the suitability of the goods and services that the Grab Voucher(s) correspond to.
- 4.8 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.
- 4.9 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:
- 4.9.1 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;
 - 4.9.2 the Eligible Customer is found or suspected of tampering with the Campaign or its processes, including any fraudulent activity involving deceit or cheating;
 - 4.9.3 there is irregular or improper operation or use of the Eligible Customer’s GX Account or FlexiCredit account;
 - 4.9.4 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
 - 4.9.5 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/Grab (this refers to any entities under Grab, which includes, but is not limited to, Myteksi Sdn Bhd, GrabCar Sdn Bhd, and GPay Network (M) Sdn Bhd) in accordance with GXBank's [Data Privacy Policy](#) and Grab's [Privacy Notice](#). Additionally, you agree to the use of your personal data by GXBank/Grab 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/Grab 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/Grab's gross negligence or willful misconduct, GXBank/Grab 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/Grab 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/Grab, 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/Grab's gross negligence or willful misconduct specifically related to the Campaign.
- 5.7 You agree and undertake to indemnify and hold GXBank/Grab 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/Grab 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**”) or GrabApp.
- 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/Grab shall not be liable for any misinterpretation or misrepresentation of facts regarding the Campaign by unauthorised 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/Grab’s website for updates on the Campaign and these Terms and Conditions, including any notices from GXBank/Grab related to the Campaign. If you have any questions or need clarification about the Campaign or these Terms and Conditions, please contact GXBank’s authorised 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. If you experience any issue related to the crediting or redemption of the Campaign Reward on your Grab App, please contact the **Grab Support** via the chat in the Grab App.