

GX ACCOUNT #POCKETHACK CONTEST TERMS AND CONDITIONS

1. General

- 1.1 The GX Account #PocketHack Contest ("**Contest**") is organised by GX Bank Berhad ("**GXBank**") and will run from 21 July 2025 to 11 August 2025 (both dates inclusive) or such other dates as may be determined by GXBank from time to time with notice to you ("**Contest Period**").
- 1.2 By participating in the Contest, you agree to be bound by the Terms and Conditions of the Contest ("**Terms and Conditions**") and agree that any decisions made by GXBank in respect of this Contest shall be final and binding.
- 1.3 This Contest is in no way sponsored, endorsed, administered by, or associated with Instagram.

2. Eligibility

- 2.1 This Contest is open to all individual customers of GXBank who have and maintain a GX Account in good standing, and fulfil the funding requirement for GX Account verification ("**Eligible Customers**").
- 2.2 The following persons shall not be eligible to participate in this Contest:
 - (a) customers whose GX Account is dormant or inactive, has been terminated, closed, suspended, with negative account balance or otherwise unsatisfactorily conducted as determined by GXBank during the Contest Period;
 - (b) individuals who are mentally unsound, deceased, adjudicated bankrupt or involved in any ongoing legal proceedings;
 - (c) individuals under the age of eighteen (18) years;
 - (d) permanent and contract employees of GXBank.

3. Contest Mechanics and Participation Process

- 3.1 To enter and participate in this Contest, Eligible Customers must complete the following steps during the Contest Period ("**Participants**"):
 - (a) The Participant must follow or be an active follower of the official GXBank Instagram Page, located at <http://www.instagram.com/gxbankmy>;
 - (b) The Participant must post a comment on the designated Contest Post on GXBank's Instagram Page feed ("**Contest Entry**") that includes all of the following:
 - (i) a description of their creative way of using Savings Pockets, together with the mandatory hashtag **#PocketHack** and **#GXBank**; and
 - (ii) tag at least two (2) friends in the Participant's comment under the Contest Entry post.

The Participant's Contest Entry post must be posted successfully on the designated Contest Post on GXBank's Instagram Page feed during the Contest Period.

- 3.2 GXBank reserves the right to disqualify, remove and delete any Contest Entry containing nudity, vulgarity, obscenity, racist sentiments, profanity, violence, or any other elements deemed inappropriate by GXBank (including but not limited to infringement of any third-party intellectual property rights) at its sole discretion.
- 3.3 GXBank shall not be responsible for any unsuccessful posting of Contest Entry posts due to technical or internet connection issues or for any other reason whatsoever.

4. Contest Prize

- 4.1 Participants shall stand a chance to win the following Contest Prize ("**Contest Prize**"), set out in Table 1 below.

Contest Prize	Total Winners
RM100 per winner	10 winners

Table 1

- 4.2 The ten (10) Participants whose comments on the Contest Entry post receive the highest number of 'likes' will be selected as the winners ("**Winners**"). The official count of 'likes' will be finalized on 11 August 2025 at 11:59:59 PM (Malaysia Time, GMT+8) ("**the Cut-off Time**"). Likes received after the Cut-off Time will not be considered.
- 4.3 For the avoidance of doubt, while Participants are allowed to submit more than one (1) Contest Entry to increase their chances of being selected, each Participant is eligible to win only one (1) Contest Prize. If a Participant has multiple comments within the top ten (10) most-liked entries, only the single comment with the highest number of likes will be deemed a winning entry. The Contest Prize for any subsequent comment(s) from the same Participant will be awarded to the Participant with the next highest-ranking eligible comment.

5. Redemption of Contest Prize

- 5.1 The selected Winners will be contacted via Instagram Direct Message (DM) from the GXBank's official Instagram account, @gxbankmy. Winners must respond to the notification DM within three (3) calendar days from the time the message was sent. The response must include any information requested by GXBank for Contest Prize fulfilment purposes (e.g., registered email address).
- 5.2 In the event that a Winner fails to respond within the stipulated three (3) day period, is uncontactable, or fails to provide the required information, the Winner shall be deemed to have forfeited the Contest Prize. GXBank reserves the right to select a new Winner from the next most eligible participant based on the original judging criteria.
- 5.3 GXBank reserves the absolute right to perform verification checks on all Winners. Should the personal details provided by a Winner for the purpose of Contest Prize redemption (including but not limited to full name, contact number, or email address) be inconsistent with the Winner's official identification documents (e.g. MyKad), or are otherwise found to be fraudulent or misleading, GXBank reserves the right to disqualify the Winner and forfeit the Contest Prize without any liability to the Winner.

- 5.4 Contest Prize shall be credited to the respective Winner's GX Account within thirty (30) working days from the Contest end date. For the avoidance of doubt, 'working days' are defined as Mondays to Fridays, excluding weekends and any public holidays observed in Kuala Lumpur, Malaysia. While GXBank will endeavor to meet this timeline, it reserves the right to extend the fulfillment period if necessary.
- 5.5 All decisions made by GXBank relating to or in connection with this Contest, including its interpretation of these Terms and Conditions, shall be final, conclusive, and binding on all Participants. GXBank is not obliged to provide any reason or enter into any correspondence regarding its decisions. No appeals, claims, or further correspondence will be considered.
- 5.6 The Contest Prize is non-transferable to any third party and non-exchangeable for cash, credit, or benefit in kind.
- 5.7 GXBank reserves the right to replace the Contest Prize with any other item of equal value at its discretion due to unavailability of the Contest Prize or due to unforeseen circumstances beyond GXBank's control.

6. General Terms and Conditions

- 6.1 By participating in the Contest, you consent to the collection, processing, and use of your personal data by GXBank in accordance with GXBank's [Data Privacy Policy](#) and GXBank's [Terms and Conditions Governing Retail Banking Products and Services](#). Additionally, you agree to the use of your personal data by GXBank for:
 - (a) purposes related to the Contest; 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 Contest.
- 6.2 Unless specifically stated in these Terms and Conditions, the Contest cannot be combined with any other GXBank promotions, and no additional rewards will be offered.
- 6.3 The transaction records maintained by GXBank and its decisions regarding the Contest are final and binding. GXBank is not obligated to provide reasons or engage in correspondence regarding any matters related to the Contest.
- 6.4 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 Contest. 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.
- 6.5 By participating in the Contest, 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.

- 6.6 GXBank, its officers, employees, representatives, and agents (including any third-party service providers engaged for the Contest), shall not be responsible for or accept any liability of any kind arising from the Contest, 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 Contest.
- 6.7 You agree and undertake to indemnify and hold GXBank 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.
- 6.8 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 GX App.
- 6.9 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 Contest.
- 6.10 GXBank shall not be liable for any misinterpretation or misrepresentation of facts regarding the Contest by unauthorized third parties in any media, marketing, or advertising material.
- 6.11 In the event of any inconsistencies between these Terms and Conditions and any advertising, promotional, publicity, or other materials related to the Contest, these Terms and Conditions shall prevail.
- 6.12 GXBank reserves the right to cancel, withdraw, suspend, extend, or terminate the Contest, in whole or in part, at any time before the end of the Contest 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 Contest 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.
- 6.13 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.
- 6.14 Any matters not explicitly covered by these Terms and Conditions will be determined by GXBank at its reasonable discretion.
- 6.15 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.
- 6.16 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.
- 6.17 You agree to regularly check GXBank's website for updates on the Contest and these Terms and Conditions, including any notices from GXBank related to the Contest. If you have any questions or need clarification about the Contest or these Terms and Conditions, please contact GXBank's authorized representatives.

6.18 For inquiries or feedback regarding the Contest, 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.