

## GX Card Travel GrabRewards Cashback Campaign - Frequently Asked Questions

Effective Date: 1 June 2025

Question	Answer																
What is this campaign about?	The <b>GX Card Travel GrabRewards Cashback Campaign</b> is organised by Grab in collaboration with GX Bank Berhad, and will run from <b>1 December 2024</b> to <b>31 May 2026</b> , 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>This Campaign is open to the individuals who:</p> <ol style="list-style-type: none"> <li>Holds an active GX debit card ("<b>GX Card</b>") during the Campaign Period.</li> <li>Spends on eligible overseas Grab services ("<b>Qualifying Spend</b>") within the Campaign Period; and</li> <li>Has a valid Grab account ("<b>Grab Account</b>") in Grab app ("<b>Grab App</b>") and a valid GXBank bank account ("<b>GX Account</b>") that are both in good standing and not cancelled for any reason ("<b>Eligible Card Member</b>").</li> </ol>																
What is the award and how can I earn it?	<p><b>Award</b></p> <p>Get 3X GrabRewards Points ("GRP") for every RM1 spent (equivalent to 2% value back on Grab Services outside of Malaysia in the applicable countries which includes Singapore, Thailand, Vietnam, Cambodia, Myanmar, Indonesia and Philippines.</p> <p>The calculation of GRP earned will be based on 3x GRP for every RM1 (equivalent to 2% value back) spent on Grab transactions outside of Malaysia. The conversion rate for the participating countries is fixed as per the table below throughout the Campaign Period:</p> <table border="1"> <thead> <tr> <th></th><th>Foreign Currency Rate</th></tr> </thead> <tbody> <tr> <td>MYR / SGD</td><td>0.29989</td></tr> <tr> <td>MYR / IDR</td><td>3550.07</td></tr> <tr> <td>MYR / THB</td><td>7.78358</td></tr> <tr> <td>MYR / VND</td><td>5668</td></tr> <tr> <td>MYR / PHP</td><td>13.1181</td></tr> <tr> <td>MYR / MMK</td><td>464.306</td></tr> <tr> <td>MYR / KHR</td><td>892.151</td></tr> </tbody> </table> <p><b>Qualifying Spend Criteria:</b></p> <p>To receive the GRP, you must be:</p> <ol style="list-style-type: none"> <li>An Eligible Card Member who have linked GX Card to Grab Account; and</li> <li>An Eligible Card Member who made payment using the linked GX Card on Grab services overseas in the countries listed below within the Campaign Period. <ol style="list-style-type: none"> <li>Grab services overseas are Grab rides, GrabFood/ GrabMart orders and GrabExpress Instant Delivery bookings in Singapore, Thailand, Vietnam, Cambodia, Myanmar, Indonesia</li> </ol> </li> </ol>		Foreign Currency Rate	MYR / SGD	0.29989	MYR / IDR	3550.07	MYR / THB	7.78358	MYR / VND	5668	MYR / PHP	13.1181	MYR / MMK	464.306	MYR / KHR	892.151
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and Philippines only. This does not include reloading of funds into GrabPay wallet.

Illustration of GRP Eligibility:

	Illustration	Award Eligibility
1	<b>Customer A</b> <ul style="list-style-type: none"><li>i. is a Grab Account user</li><li>ii. is a GX Account and Debit Card holder</li><li>iii. Spend THB 30 on Grab App in Thailand using linked GX Card</li></ul>	<b>Customer A is eligible to receive 12 GRP for the transaction</b>  <b>Calculation:</b> THB 30 → $30/7.78358 = \text{RM}3.85$ $\text{RM}3.85 \times 3 = 12 \text{ GRP}$
2	<b>Customer B</b> <ul style="list-style-type: none"><li>i. is a Grab Account user</li><li>ii. is a GX Account and Debit Card holder</li><li>iii. Spend SGD 30 on Grab App in Singapore using linked GX Card</li></ul>	<b>Customer B is eligible to receive 300 GRP for the transaction</b>  <b>Calculation:</b> SGD 30 → $30/0.29989 = \text{RM}100$ $\text{RM}100 \times 3 = 300 \text{ GRP}$
3	<b>Customer C</b> <ul style="list-style-type: none"><li>i. is a Grab Account user</li><li>ii. is a GX Account Holder</li><li>iii. Spend SGD 30 on Grab App in Singapore using a non GX Card</li></ul>	<b>Customer C is not eligible to receive any GRP from this transaction as payment method used is not a GX Card</b>

When will I receive the award?

The GRP award will be credited to the respective Eligible Card Member's Grab Account **immediately, or up to two (2) working days** from the date the Eligible Card Member meets the Qualifying Spend criteria. Notwithstanding this, the GRP awarded may be revoked or claw-backed if there is a cancellation or refund of such Qualifying Spend transaction.

Where can I find the full campaign terms and conditions?

You can find the full terms and conditions here:  
<https://www.gxbank.my/campaign-tnc>

Who can I contact if I have further questions about this campaign?

For more information, enquiries, feedback and/ or complaints relating to this Campaign, please contact **GXBank Customer Support** via the chat in the GX App. Alternatively, you may call us at +603 7498 3188 or email us at [ask@gxbank.my](mailto: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.