

## **GX Card Travel GrabRewards Cashback Campaign Terms and Conditions**

### **Campaign Mechanics:**

1. The GX Card Travel GrabRewards Cashback Campaign (the "**Campaign**") is valid from 1 December 2024 to 31 May 2026, both dates inclusive (the "**Campaign Period**"), or once the Maximum Cap (as defined in Clause 7) is reached, whichever is earlier, by GX Bank Berhad ("**GXBank**").
2. This Campaign is open to the individuals who:
  - a. Holds an active GX debit card ("**GX Card**") during the Campaign Period.
  - b. Spends on eligible overseas Grab services ("**Qualifying Spend**") as indicated in the table below within the Campaign Period; and
  - c. Has a valid Grab account ("**Grab Account**") in Grab app ("**Grab App**") and a valid GXBank bank account ("**GX Account**") that are both in good standing and not cancelled for any reason ("**Eligible Card Member**").
3. Eligible Card Members must fulfill the following criteria indicated in the table below in order to receive the respective GrabReward Points ("**GRP**") award, subject however to the terms and conditions set out herein.

<b>Award</b>	<b>Qualifying Spend Criteria</b>
<b>Get 3x GRP for every RM1 (equivalent to 2% in value back) spent on Grab transactions outside of Malaysia.</b>  GRP earned is based on the calculation in Clause 4 below.	<ul style="list-style-type: none"><li>- Eligible Card Member who have linked GX Card to Grab Account.</li><li>- Eligible Card Member who made payment using the linked GX Card on Grab services overseas in the countries listed below within the Campaign Period.</li></ul> Grab services overseas are Grab rides, GrabFood/ GrabMart orders and GrabExpress Instant Delivery bookings in Singapore, Thailand, Vietnam, Cambodia, Myanmar, Indonesia and Philippines only. This <b>does not</b> include reloading of funds into GrabPay wallet.

4. The calculation of GRP earned will be based on 3x GRP for every RM1 (equivalent to 2% in 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:

	<b>Foreign Currency Rate</b>
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

5. Illustration of GRP eligibility as follows:

	Illustration	Award Eligibility
1	<b>Customer A</b> i. is a Grab Account user ii. is a GX Account and GX Card holder iii. Spend THB 30 on Grab App in Thailand using linked GX Card	<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> i. is a Grab Account user ii. is a GX Account and GX Card holder iii. Spend SGD 30 on Grab App in Singapore using linked GX Card	<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> i. is a Grab Account user ii. is a GX Account holder iii. Spend SGD 30 on Grab App in Singapore using a non GX Card	<b>Customer C is not eligible to receive any GRP from this transaction as payment method used is not a GX Card</b>

- 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.
- Eligible Card Members acknowledge and agree that GXBank, at its sole discretion, has established a maximum cap amount in relation to the GRP award ("**Maximum Cap**"), and GXBank reserves the right to end the Campaign and discontinue the GRP award once the Maximum Cap is reached. GXBank has no obligation to inform Eligible Card Members if the Maximum Cap has been reached.

## General

8. This Campaign does not apply to Grab transactions which fall within the list of exclusion [here](#). Please note that this list is non-exhaustive and is subject to changes from time to time at Grab's discretion.
9. The GRP will be credited directly into the Eligible Card Member's Grab Account on which transactions using the GX Card are being made.
10. No expedited request(s) will be allowed/entertained.
11. The GRP awarded is strictly not transferable or exchangeable for cash.
12. The Campaign shall not apply in conjunction with other promotional programs, offers, vouchers, or VIP privileges, offered by GXBank unless otherwise stated.
13. GXBank reserves the right to change, suspend or terminate the Campaign and/or GRPs due to change in contractual terms with our partners, unforeseen circumstances or matters beyond our reasonable control. If we do so, we will use commercially reasonable efforts to keep you informed of such changes. In the event of any disputes arising from this Campaign, the decision of GXBank shall be final.
14. These Terms and Conditions shall be governed and interpreted in accordance with the laws of Malaysia.
15. For inquiries or feedback regarding the 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 issues related to the crediting or redemption of GRP in your Grab App, please contact Grab Support via the chat in the Grab App.