Frequently Asked Questions: GXBank QR Cashback Campaign

Effective date: 6 May 2025

Question	Answer
What is this campaign about?	This **GXBank QR Cashback Campaign** (**"Campaign"**) is organised by GX Bank Berhad (**"GXBank"**) in collaboration with Payments Network Malaysia Sdn Bhd (**"PayNet"**) and will run from **6 May 2025 to 5 August 2025** (both dates inclusive) or upon reaching the **Maximum Cap**, whichever is earlier, or as otherwise determined by GXBank with prior notice (**"Campaign Period"**). Important Note: This Campaign has a maximum limit of RM500,000 throughout Campaign Period (**"Maximum Cap"**). There are three (3) campaign months as follows, as referred to as '**Campaign Month'**): Table A <table><tr><th>Campaign Month</th><th>Campaign Month Period</th></tr><tr><td>Campaign Month 1</td><td>6 May - 5 June 2025</td></tr><tr><td>Campaign Month 2</td><td>6 June - 5 July 2025</td></tr><tr><td>Campaign Month 3</td><td>6 July - 5 August 2025</td></tr></table>
Am I eligible to participate in this campaign?	**Campaign Eligibility:** This Campaign is open to all individual customers of GXBank with a GX Account in good standing and make payment using GX App via the merchant static or dynamic DuitNow QR code (**"Eligible Customer"**).
What is the campaign reward and how can I earn it?	**Campaign Reward:** **0.2% Cashback on Eligible transaction made via in-store merchant static or dynamic DuitNow QR code** **Qualifying Criteria:** To receive the Campaign Reward, you must: 1. have an existing GX Account in good standing; and 2. make DuitNow QR payment(s), with a minimum transaction amount of RM5, using the GXBank mobile application (**"GX App"**) by scanning a merchant's DuitNow QR code (static or dynamic) during the Campaign Month Period as listed in Table A (**"Eligible Transaction"**). **Campaign Reward Eligibility:** (a) **Minimum Transaction Amount**: Each transaction must be at least RM5 to qualify as an Eligible Transaction (**"Minimum Transaction Requirement"**). (b) **Monthly Cashback Cap**: Cashback is capped at RM5 per Eligible Customer, per Campaign Month (**"Monthly Cap"**). (c) **Campaign Period Cap**: A maximum of RM15 cashback may be earned by each Eligible Customer over the entire Campaign Period. (d) **Calculation and Rounding**: Cashback amounts will be calculated at 0.2% of the Eligible Transaction amount and rounded down to two (2) decimal places.

Illustration of Campaign Reward Eligibility:

Campaign Month	Transactions	Eligibility & Cashback
Customer A		
Campaign Month 1	Performed the following two (2) DuitNow QR payments totaling RM200 using the GX App to scan merchant DuitNow QR codes: ● RM50 ● RM150 Note: Both transactions meet the RM5 minimum requirement *(refer to **Campaign Rewards Eligibility**)*	Cashback Calculation RM50 × 0.2% = RM0.10 RM150 x 0.2% = RM0.30 **Total cashback earned = RM0.40** *Note: Cashback will be credited by the end of the following day after the Eligible Transaction date*
Campaign Month 2	Performed the following three (3) DuitNow QR payments totaling RM500 using the GX App to scan merchant DuitNow QR codes: ● RM2 ● RM400 ● RM98 Note: The first transaction (RM2) does not meet the RM5 minimum requirement, and is therefore *not eligible* for cashback. The second (RM400) and third (RM98) transactions meet the RM5 minimum requirement and are eligible for cashback. *(refer to **Campaign Rewards Eligibility**)*	Cashback Calculation RM400 x 0.2%= RM0.80 RM98 x 0.2% = RM0.19 **Total cashback earned = RM0.99** *Note: Cashback will be credited by the end of the following day after the Eligible Transaction date*
Campaign Month 3	● Performed one (1) DuitNow QR payment worth RM1,500 using the GX App to scan a merchant DuitNow QR code Note: Transaction meets the RM5 minimum requirement *(refer to **Campaign Rewards Eligibility**)*	Cashback Calculation RM1,500 × 0.2% = RM3.00 **Total cashback earned = RM3** *Note: Cashback will be credited by the end of the following day after the Eligible Transaction date*

Customer B		
Campaign Month 1	Performed one (1) DuitNow QR payments totaling RM1,500 using the GX App to scan merchant QR codes Note: Transaction meets the RM5 minimum requirement *(refer to **Campaign Rewards Eligibility**)*	<u>Cashback Calculation</u> RM1,500 × 0.2% = RM3 **Total cashback earned = RM3** *Note: Cashback will be credited by the end of the following day after the Eligible Transaction date*
Campaign Month 2	Performed the following two (2) DuitNow QR payments totalling RM3,000 using the GX App to scan merchant DuitNow QR codes: ● RM2,800 ● RM200 Note: Both transactions meet the RM5 minimum requirement *(refer to **Campaign Rewards Eligibility**)*	<u>Cashback Calculation</u> RM2,800 × 0.2% = RM5.60 RM200 x 0.2% = RM0.40 **Total cashback earned = RM5** Due to the Monthly Cap, Customer B will only be entitled to receive **RM5 cashback** for Campaign Month 2 *(refer to **Campaign Rewards Eligibility**)* *Note: Cashback will be credited by the end of the following day after the Eligible Transaction date*
Campaign Month 3	Spent RM1,500 using the GX Debit Card (not via DuitNow QR)	Not eligible for cashback as payment was not made by scanning merchant DuitNow QR code via GX App.
Customer C		
Campaign Month 1	No payments made using merchant DuitNow QR via the GX App	Not eligible for cashback.
Campaign Month 2	Spent a total of RM150 using the Grab App to scan merchant DuitNow QR code	Not eligible for cashback. Payments must be made using the GX App.
Campaign Month 3	Performed one (1) DuitNow QR payment worth RM500 using the GX App to scan a merchant DuitNow QR code Note: Transaction meets the RM5 minimum requirement	<u>Cashback Calculation</u> RM500 × 0.2% = **RM1.00** *Note: Cashback will be credited by the end of the*

	*(refer to **Campaign Rewards Eligibility**)*	*following day after the Eligible Transaction date*

When will I receive the campaign reward?	- This Campaign Reward will be **credited to the Eligible Customer's GX Account by the end of the following day**, after the Eligible Customer has successfully completed the Qualifying Criteria *Note: In exceptional cases, crediting of the Campaign Reward could take up to two (2) weeks after completion of the Qualifying Criteria.* - If an Eligible Transaction is cancelled, voided, refunded, or otherwise deemed invalid, the corresponding cashback will be reversed and debited from the Eligible Customer's GX Account, regardless of whether the cashback has already been credited
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 support, 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.