

GXBank QR Scan-A-Thon Campaign - Frequently Asked Questions

Effective Date: 1 October 2025

Question	Answer				
What is this campaign about?	The GXBank QR Scan-A-Thon Campaign is organised by GX Bank Berhad in collaboration with Payments Network Malaysia Sdn Bhd (PayNet), and will run from 1 October 2025 to 31 January 2026 , or once the Campaign Reward has reached the Maximum Cap, or such other duration as may be determined by GXBank at its sole discretion (" Campaign Period ").				
Am I eligible to participate in this campaign?	Campaign Eligibility: The Campaign is open to all individual customers of GXBank (" Eligible Customer ", " you ", or " your ") who have and maintain a savings account with GXBank (" GX Account ") in good standing and who have successfully fulfilled the funding requirement for GX Account verification.				
What is the campaign reward and how can I earn it?	Campaign Reward in split into: Reward Category 1: For New and Inactive (6 months or more) DuitNow QR Users <table><tr><td>Campaign Rewards</td></tr><tr><td>1% cashback on in-store DuitNow QR payment transactions</td></tr></table> Qualifying Criteria for Reward Category 1: To receive Campaign Reward 1, you must: <ol style="list-style-type: none">not have used DuitNow QR payment (in-store) using the GX App at the start of the campaign month; ORmade any DuitNow QR payments (in-store) in the past six (6) months or more using the GX App at the start of the campaign monthPerform a payment by scanning the in-store merchant DuitNow QR (static or dynamic) that is at least RM5 each transaction Reward Category 2: For Existing and Inactive (5 months or less) DuitNow QR Users: <table><tr><td>Campaign Rewards</td></tr><tr><td>RM5 cashback on in-store DuitNow QR payment transactions</td></tr></table> Qualifying Criteria for Reward Category 2: To receive Campaign Reward 2, you must: <ol style="list-style-type: none">have made at least one (1) DuitNow QR payment (in-store) using the GX App within the last five (5) months at the start of the campaign monthperform at least twelve (12) in-store DuitNow QR payment transactions by scanning a merchant's DuitNow QR code (static or dynamic) using the GX App, and each of these transactions must be a minimum of RM30 <u>Important Note:</u> i) An Eligible Customer can only earn the cashback under Reward Category 1 for up to one (1) Campaign Month . This will be the first Campaign Month in which the Eligible Customer successfully performs a Reward Category 1 Eligible Transaction.	Campaign Rewards	1% cashback on in-store DuitNow QR payment transactions	Campaign Rewards	RM5 cashback on in-store DuitNow QR payment transactions
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	ii) For all subsequent Campaign Months during the Campaign Period, that Eligible Customer will automatically be moved to Reward Category 2 and must meet the relevant qualifying criteria to earn the Campaign Reward under Reward Category 2.
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Illustration of Campaign Reward Eligibility:

.1.1 Illustration 1 - Customer A (Never made a DuitNow QR payment using the GX App)

Campaign Month	Illustration	Campaign Reward Eligibility
Reward Category 1 - For New and Inactive (6 months or more) DuitNow QR Users: 1% cashback on in-store DuitNow QR payment transactions		
Customer A		
1	Performed two (2) DuitNow QR payments using the GX App: Transaction 1: RM150 Transaction 2: RM350 Both transactions meet the RM5 minimum requirement.	Eligible for RM5.00 cashback Cashback Calculation: Transaction 1 (RM150 x 1%) = RM1.50 Transaction 2 (RM350 x 1%) = RM3.50 Total cashback earned = RM5.00 Customer A has now reached the RM5 cashback cap for this category. Having earned the cashback under Reward Category 1, Customer A will now automatically be moved to Reward Category 2 for the rest of the Campaign Period.
2	Performed ten (10) DuitNow QR payments of RM40 each using the GX App.	Not eligible for cashback. Customer A is now in Reward Category 2. To qualify, they must perform at least twelve (12) transactions of min. RM30 each. As they only performed ten (10) transactions, they did not meet the qualifying criteria.
3	Completed 15 DuitNow QR payments, each above RM30	Eligible for RM5.00 cashback. Met the qualifying criteria of at least 12 transactions of minimum RM30 each.

1.2 Illustration 2 - Customer B (Inactive DuitNow QR User for 7 months)

Campaign Month	Illustration	Campaign Reward Eligibility
Reward Category 1 - For New and Inactive (6 months or more) DuitNow QR Users: 1% cashback on in-store DuitNow QR payment transactions		
Customer A		
1	Performed one (1) DuitNow QR payment of RM200 using the GX App.	<p>Eligible for RM2.00 cashback.</p> <p>Cashback Calculation: RM200 x 1% = RM2.00</p> <p>Total cashback earned = RM2.00</p> <p>Having earned the cashback under Reward Category 1, Customer B will now automatically be moved to Reward Category 2 for the rest of the Campaign Period.</p>
2	Performed thirteen (13) DuitNow QR payments of RM35 each using the GX App.	<p>Not eligible for cashback.</p> <p>Customer A is now in Reward Category 2. To qualify, they must perform at least twelve (12) transactions of minimum RM30 each. As they only performed ten (10) transactions, they did not meet the qualifying criteria.</p>
3	Completed 15 DuitNow QR payments, each above RM30	<p>Eligible for RM5.00 cashback.</p> <p>Met the qualifying criteria of at least 12 transactions of minimum RM30 each.</p>

1.3 Illustration 3 - Customer C (Existing DuitNow QR User)

Campaign Month	Illustration	Campaign Reward Eligibility
Reward Category 2 - For Existing and Inactive (5 months or less) DuitNow QR Users: RM5 cashback on in-store DuitNow QR payment transactions		
Customer A		
1	Completed 15 DuitNow QR payments, each above RM30	<p>Eligible for RM5.00 cashback.</p> <p>Met the qualifying criteria of at least 12 transactions of minimum RM30 each.</p>
2	Completed 20 DuitNow QR payments, each above RM30	<p>Eligible for RM5.00 cashback.</p> <p>Met the qualifying criteria of at least 12 transactions of minimum RM30 each.</p>
3	Completed 11 DuitNow QR	Not eligible for cashback.

	payments, each above RM30	Did not meet the minimum requirement of twelve (12) transactions.
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1.4 Illustration 4 - Customer D (Existing DuitNow QR User)

Campaign Month	Illustration	Campaign Reward Eligibility
Reward Category 2 - For Existing and Inactive (5 months or less) DuitNow QR Users: RM5 cashback on in-store DuitNow QR payment transactions		
Customer A		
1	Completed 15 DuitNow QR payments, but each transaction was only RM25	Not eligible for cashback. The transactions did not meet the minimum amount of RM30 per transaction.
2	No DuitNow QR payments made	Not eligible for cashback. No qualifying transactions were made.

1.5 Illustration 5 - Customer E (Existing DuitNow QR User who was recategorized as inactive DuitNow QR user of 6 months or more)

Campaign Month	Illustration	Campaign Reward Eligibility
Reward Category 1 - For New and Inactive (6 months or more) DuitNow QR Users: 1% cashback on in-store DuitNow QR payment transactions (Campaign month 3)		
Reward Category 2 - For Existing and Inactive (5 months or less) DuitNow QR Users: RM5 cashback on in-store DuitNow QR payment transactions (Campaign month 1,2, and 4)		
Customer A		
1	No DuitNow QR payments made	Not eligible for cashback. No qualifying transactions were made.
2	No DuitNow QR payments made	Not eligible for cashback. No qualifying transactions were made.
	Performed two (2) DuitNow QR payments using the GX App: Transaction 1: RM150 Transaction 2: RM350 Both transactions meet the RM5 minimum requirement.	Eligible for RM5.00 cashback Cashback Calculation: Transaction 1 (RM150 x 1%) = RM1.50

		<p>Transaction 2 (RM350 x 1%) = RM3.50 Total cashback earned = RM5.00</p> <p>Customer E has now reached the RM5 cashback cap for this category.</p> <p>Having earned the cashback under Reward Category 1, Customer A will now automatically be moved to Reward Category 2 for the rest of the Campaign Period.</p>
	Completed 12 DuitNow QR payments, each above RM30	<p>Eligible for RM5.00 cashback. Met the qualifying criteria of at least 12 transactions of minimum RM30 each.</p>
What is the maximum amount of cashback I can enjoy?	An eligible customer can enjoy up to RM5 cashback per month. The cumulative cap throughout the campaign period shall be a maximum of RM20.	
When will I receive the campaign reward?	<p>The Campaign Reward will be credited to your GX Account instantly, after you have completed the Qualifying Criteria's.</p> <p><u>Important Note:</u> In exceptional cases, crediting of the Campaign Reward could take up to two (2) weeks after you have completed the Qualifying Criteria's.</p>	
Where can I find the full campaign terms and conditions?	<p>You can find the full terms and conditions here: https://www.gxbank.my/campaign-tnc </p>	
Who can I contact if I have further questions about this campaign?	<p>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.</p>	