

Win 100% Cashback on FlexiCredit Campaign - Frequently Asked Questions

27 February 2026

| Question | Answer | | | | | | | | | | | | |
|---|--|----------------|----------|--------|-----------------------------|--------|------------------------------|--------|-------------------------------|--------|-------------------------------|--------|------------------------------|
| <p>What is this campaign about?</p> | <p>The Win 100% Cashback on FlexiCredit Campaign will run from 2 March 2026 to 30 April 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").</p> | | | | | | | | | | | | |
| <p>Am I eligible to participate in this campaign?</p> | <p>Campaign Eligibility: This campaign is open to all individual customers of GXBank as stated below:</p> <ul style="list-style-type: none"> - an existing GXBank customer with an active GX Savings Account - an existing GXBank customer who has an approved and active FlexiCredit limit/account with GXBank. <p>To be eligible for FlexiCredit, you must fulfil the following criteria :</p> <ul style="list-style-type: none"> - Be an existing GXBank customer with an active GX Savings Account - Be a Malaysian citizen with a MyKad - Be between 21 and 64 years old - Have a minimum monthly income of RM1,500 - Be gainfully employed. Employment types such as housewife/househusband, retiree, or student are not eligible. <p>Important Notes:</p> <ul style="list-style-type: none"> - Ensure you have the necessary income documents to support your application, e.g. latest 2 years EPF statement (salaried employees) or latest 6 months business bank statements (self-employed). - Approval of your FlexiCredit application is subject to GXBank's detailed assessment of your profile and creditworthiness. Meeting the eligibility criteria alone does not guarantee approval. - The cash reward amount will be determined by GXBank based on the randomly selected winning transaction's drawdown amount and may not necessarily represent the customer's highest, lowest, earliest, or most recent drawdown. - Permanent employees with GXBank are not eligible to participate in this campaign. | | | | | | | | | | | | |
| <p>What are the campaign rewards and how can I earn them?</p> | <p>Campaign Reward A cash reward equivalent to one (1) drawdown's amount from FlexiCredit, that is the winning transaction made during the Campaign Period, subject to the Campaign Reward Cap.</p> <p>The campaign weeks are as follows:</p> <table border="1" data-bbox="564 1798 1350 2179"> <thead> <tr> <th data-bbox="564 1798 724 1883">Campaign Weeks</th> <th data-bbox="724 1798 1350 1883">Duration</th> </tr> </thead> <tbody> <tr> <td data-bbox="564 1883 724 1944">Week 1</td> <td data-bbox="724 1883 1350 1944">2 March 2026 - 8 March 2026</td> </tr> <tr> <td data-bbox="564 1944 724 2004">Week 2</td> <td data-bbox="724 1944 1350 2004">9 March 2026 - 15 March 2026</td> </tr> <tr> <td data-bbox="564 2004 724 2065">Week 3</td> <td data-bbox="724 2004 1350 2065">16 March 2026 - 22 March 2026</td> </tr> <tr> <td data-bbox="564 2065 724 2125">Week 4</td> <td data-bbox="724 2065 1350 2125">23 March 2026 - 29 March 2026</td> </tr> <tr> <td data-bbox="564 2125 724 2179">Week 5</td> <td data-bbox="724 2125 1350 2179">30 March 2026 - 5 April 2026</td> </tr> </tbody> </table> | Campaign Weeks | Duration | Week 1 | 2 March 2026 - 8 March 2026 | Week 2 | 9 March 2026 - 15 March 2026 | Week 3 | 16 March 2026 - 22 March 2026 | Week 4 | 23 March 2026 - 29 March 2026 | Week 5 | 30 March 2026 - 5 April 2026 |
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|--------|-------------------------------|
| Week 6 | 6 April 2026 - 12 April 2026 |
| Week 7 | 13 April 2026 - 19 April 2026 |
| Week 8 | 20 April 2026 - 26 April 2026 |
| Week 9 | 27 April 2026 - 30 April 2026 |

The campaign reward is as follows:

| Campaign Reward | Reward Description |
|---|--|
| <p>Cash Reward Equivalent to the Winning Drawdown Amount</p> | <ul style="list-style-type: none"> 9x Weekly Cash Prizes that is equivalent to one's drawdown from FlexiCredit, subject to the cap at RM50,000 per weekly prize winner. Weekly winners will be selected randomly from the chance pool throughout the campaign period. Chances generated by eligible drawdowns remain in the chance pool until the end of the Campaign Period. Every RM1,000 of drawdowns performed during the Campaign Period grants customers a baseline 10x chances of winning. For example, a single drawdown of RM2,500 will grant 20 chances (RM2,000 / RM1,000 x 10). The remaining RM500 is not eligible for chances. Drawdowns from FlexiCredit made during the car insurance renewal process on the GXApp also qualify for the baseline 10x chances. To unlock Bonus Chances, an Eligible Customer must first fulfill the baseline requirement of performing at least one (1) drawdown of RM1,000 during the Campaign Period. Once this baseline is met, customers can earn an additional 100 chances for each of the following qualifying actions performed via the GX App: <ul style="list-style-type: none"> Action A: Renewal of car insurance paid using FlexiCredit; and/or Action B: Successfully referring a new user to FlexiCredit. <p>Note: New user to FlexiCredit refers to a user that currently & previously did not have an active FlexiCredit.</p> <p>These Bonus Chances are cumulative. For example, a customer who performs both Action A and Action B, once each, will earn a total of 200 Bonus Chances on top of their drawdown chances. Additional chances earned will be equally</p> |

split between Eligible Drawdowns performed within this Campaign Period.

- The cash reward amount will be determined based on the winning drawdown transaction. Multiple drawdowns do not qualify for a lump-sum reward; only the specific transaction selected as the winning drawdown will be entitled to the 100% cashback.

Note: Selected customers will receive doubled the number of chances to win the prize when they perform a drawdown. These customers will receive direct communication from GXBank on this and the selection criteria is at GXBank's sole discretion.

Qualifying Criteria:

To qualify to earn chances for the the Campaign Reward, you must:

| Campaign Reward | Qualifying Criteria to Earn Chances |
|---|---|
| <p>9x Prizes - (1x Winners per Campaign Week): Cash Reward Equivalent to Your Drawdown Amount</p> | <p>(i) maintain an active GX Account in good standing;</p> <p>(ii) make a minimum drawdown of RM1,000 from your FlexiCredit line;</p> <p>(iii) maintain your loan drawdown account as active throughout the Campaign Period (no early settlements, or full repayments of drawdowns or closure of FlexiCredit accounts).</p> |

The following illustrations outline various scenarios regarding customers' eligibility for winning the Campaign Reward.

| No | Illustration | Campaign Reward Eligibility |
|----|---|---|
| 1 | <p>Customer A</p> <ul style="list-style-type: none"> - The drawdown made amounts to RM1,000, tenure selected is 12 months and is performed during the Campaign Period. - The Eligible Customer maintains their drawdown loan account(s) and FlexiCredit limit as active. - The Eligible Customer is selected as the Campaign Week winner. - The Eligible Customer picks up GXBank's call and answers a simple question about GXBank correctly. | <p>Customer A is eligible for the Campaign Reward.</p> <p>The Eligible Customer will receive a cash reward equivalent to the Winning Drawdown Amount, which is RM1,000.</p> |
| | <p>Customer B</p> <ul style="list-style-type: none"> - The drawdown made amounts to RM100,000, tenure selected is 12 months and is performed during the Campaign Period. - The Eligible Customer maintains their drawdown loan account(s) and FlexiCredit limit as active. - The Eligible Customer is selected as the Campaign Week winner. - The Eligible Customer picks up GXBank's call and answers a simple question about GXBank correctly. | <p>Customer B is eligible for the Campaign Reward.</p> <p>The Eligible Customer will receive a cash reward equivalent to RM50,000 as their drawdown amount exceeds the Campaign Reward Cap.</p> |
| | <p>Customer C</p> <ul style="list-style-type: none"> - Customer C performs a car insurance renewal that was paid using FlexiCredit, and the car insurance renewal costs RM1,000. - The Eligible Customer maintains their drawdown loan account(s) and FlexiCredit limit as active. - The Eligible Customer is selected as the Campaign Week winner. - The Eligible Customer picks up GXBank's call and answers a simple question about GXBank correctly. | <p>Customer C is eligible for the Campaign Reward.</p> <p>Customer C would have earned a total of 110 chances. 10 chances from the drawdown amount of RM1,000 and an additional 100 chances as their car insurance renewal was paid using FlexiCredit.</p> <p>The Eligible Customer will receive a cash reward equivalent to the Winning Drawdown Amount, which is RM1,000.</p> |
| 2 | <p>Customer D</p> <ul style="list-style-type: none"> - The drawdown made amounts to RM1,000, tenure selected is 6 months and is performed by the Eligible Customer during the Campaign Period. - The Eligible Customer maintains their drawdown loan account(s) and FlexiCredit limit | <p>Customer D is not eligible for the Campaign Reward as the Eligible Customer did not pick up the call from GXBank or answered the question about GXBank incorrectly.</p> |

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| | <p>as active.</p> <ul style="list-style-type: none"> - The Eligible Customer is selected as the Campaign Week winner. - The Eligible Customer did not pick up GXBank's call or answered the question about GXBank incorrectly. | |
| | <p>3 Customer E</p> <ul style="list-style-type: none"> - Successfully referred a friend to FlexiCredit. - Did not perform any drawdown during the Campaign Period. | <p>Customer E is not eligible for any chances to win the Campaign Reward as the baseline requirement of performing at least one (1) drawdown of min. RM1,000 during the Campaign Period was not met.</p> |
| | <p>4 Customer F</p> <ul style="list-style-type: none"> - The drawdown made amounts to RM1,000, tenure selected by the Eligible Customer is 12 months and is performed during the Campaign Period. - The Eligible Customer early settles or fully repays the entire loan drawdown and / or closes their FlexiCredit account. | <p>Customer F is not eligible for the Campaign Reward as the Eligible Customer early settled / fully repaid their entire loan drawdown / closed their FlexiCredit account during the Campaign Period.</p> |
| | <p>5 Customer G</p> <ul style="list-style-type: none"> - The drawdown made amounts to RM1,000, tenure selected is 12 months and is performed by an Eligible Customer before the Campaign Period. | <p>Customer G is not eligible for the Campaign Reward as the drawdown was performed before the Campaign Period.</p> |
| <p>When will I receive the campaign rewards?</p> | <p>Cash Reward Equivalent to Your Drawdown Amount</p> <ol style="list-style-type: none"> The Weekly Prize Winner will be announced by GXBank on a weekly basis via GXBank's official channels, featuring the winner from the previous week. Weekly Prize Winners will be contacted by GXBank via phone call from our official hotline, +603 7498 3188 for identity verification. The winner must also successfully answer a simple question about GXBank before the cash reward is awarded. If the Weekly Prize Winner is uncontactable after 6 call attempts total made over seventy-two (72) hours from the first call attempt, or fails the verification process, the Campaign Reward for that week shall be forfeited and no replacement winner will be selected. The Campaign Reward will be credited to the Weekly Prize Winner's GX Account within twenty-one (21) business days after the winner has been successfully verified by GXBank. <p>Note: GXBank will only contact you via phone call on GXBank's official hotline, +603 7498 3188.</p> | |

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| <p>Where can I find the full campaign terms and conditions?</p> | <p>You can find the full terms and conditions here: https://www.gxbank.my/campaign-tnc</p> |
| <p>Who can I contact if I have further questions about this campaign?</p> | <p>For more information, enquiries, feedback and/ or complaints relating to this Campaign, please contact GXBank Customer Support via the chat in the GXBank App. Alternatively, you may call us at +603 7498 3188 or email us at ask@gxbank.my.</p> |