

GXBank



Easier. Faster. Safer.

100% digital banking.
No branches, no fees.



>1 million customers

Personal Banking

Savings Account

FlexiCredit
Personal Loan

Debit Card

Insurance

Business Banking

Deposit Account

FlexiLoan
Business
Financing



24/7 Customer
Service



Minimal
documentation



Deposits protected
by PIDM

& various other banking security features



Introducing The Market-First Innovation

A 100% digital business bank account

GX Biz Account

**Business account
opening in minutes
without any documents**

**Earn 2.50% p.a. daily
interest on your
business earnings**

GX Biz FlexiLoan

**Business loans
up to RM150,000**

**100% Digital.
Fast Approval.**

**No collaterals, No
guarantors,
Minimal Documents.**

**Loan tenure from
2-36 months**

**ZERO settlement fees for
early repayment.**

**Instant cash
disbursement, upon
drawdown**

**RM0 to maintain
credit line.**



Introducing Business banking

GX Biz Account

Earn **2.50% p.a.** interest
every single day

GX Biz FlexiLoan

Get an upfront credit line of
up to **RM150,000**.

Terms and conditions apply

GXBank

A PIDM member. Protected by PIDM up
to RM250,000 for each depositor.



Eligibility Criteria

SSM registration as a Sole Proprietorship

- 12-digit Business Registration Number
- Active SSM Registration / expired < 12 months

**Note: East Malaysia does not require SSM registration*

6-months business/personal bank statements

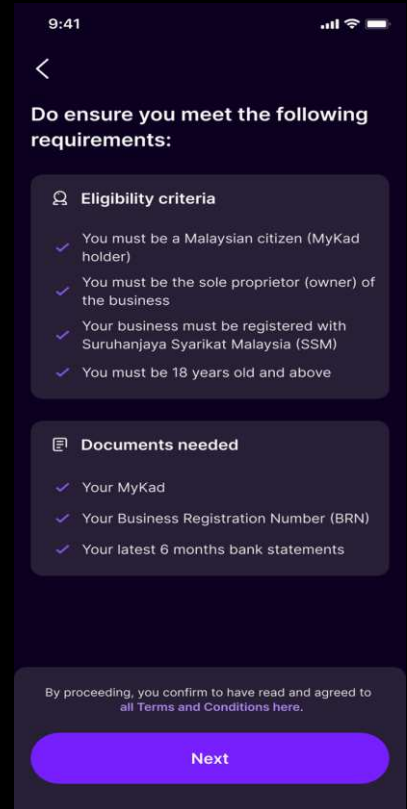
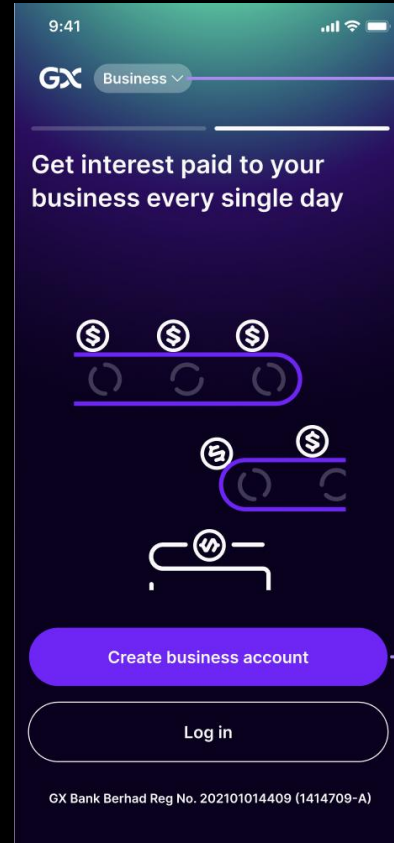
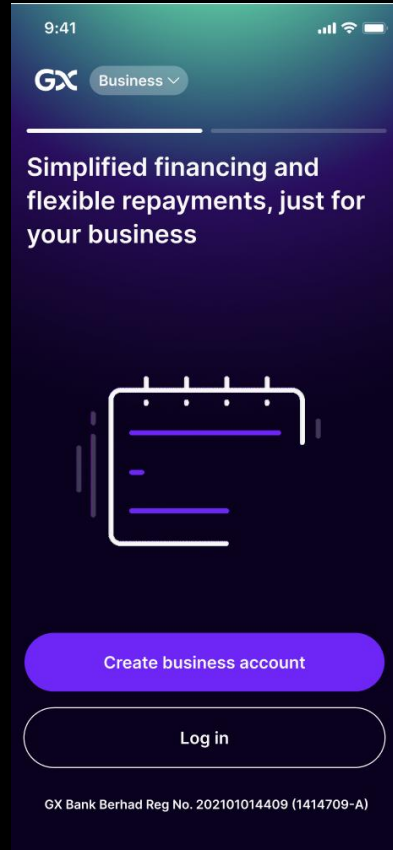
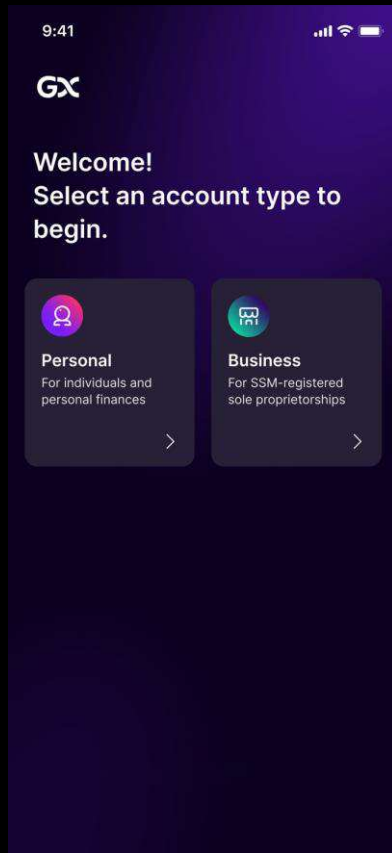
- To submit application for Biz FlexiLoan

Owner of the Business

- Malaysian Citizen
- 18 y.o & above

ONBOARDING JOURNEY

Tutorial – Step By Step – Page 1



Tutorial – Step By Step – Page 2

9:41

< Help?

Enter mobile number

This will be used to check your eligibility and become part of your login credentials.

+60|

>

1	2 ABC	3 DEF
4 GHI	5 JKL	6 MNO
7 PQRS	8 TUV	9 WXYZ
0		

9:41

66300 now

GX Bank
RMO GX: This OTP 566154 is valid for the next 5 mins. Do not share it with anyone.

A 6-digit OTP was sent to +60****6023. Tap [here](#) if you're having issues.

.....

Resend (60s)

566154

1	2 ABC	3 DEF
4 GHI	5 JKL	6 MNO
7 PQRS	8 TUV	9 WXYZ
0		

9:41

×

Create PIN

Do not use repeating or consecutive numbers (e.g 000000 or 123456)

.....6

1	2	3
4	5	6
7	8	9
0		✕

9:41

✕



Log in faster with Face ID

You can change this setting later.

Enable Face ID

Later

Tutorial – Step By Step – Page 3

9:41

FAQ

×

Take a photo of your original MyKad



- You must be the sole proprietor (owner) of this business and use your MyKad for this process
- Your MyKad must not be damaged
- Avoid glare or blur when taking the photo
- Do not cover any parts of your MyKad

I'm ready

11:20

4G



Record a video

This is to verify that you're a real person

- First, position your face in the frame
- Then, turn your head slowly to both sides

ⓘ

Please be mindful that we'll record your face and your background

I'm ready

onfido | Real Identity

11:21

4G

<



Turn your head slowly to both sides

onfido | Real Identity

9:41

×

Complete your personal details

Name on MyKad

Lim Kwok Keong

MyKad number

880520-14-6409

Are you a tax resident of any foreign country or a U.S. citizen/resident/taxpayer?

Why this is important

No

☒

Yes

☐

Next

Tutorial – Step By Step – Page 4

9:41

<

Confirm Business Registration Number (BRN)

Enter here

Enter your 12-digit BRN, e.g. 202201234565

Not a sole proprietor with a BRN?
We currently support sole proprietors with a Malaysian BRN. Join our waitlist to be notified when other business types are supported.

Next

1 2 3
4 5 6
7 8 9
0

9:41

<

Review business details

Business name
KK Florist

Business Registration Number (BRN)
202101014409

Nature of business
Consumer goods

Owner's name
Lim Kwok Keong

Owner's MyKad number
880520-14-6409

Next

9:41

<

Review business location
Please review your business location address below and update if it's inaccurate

Address line 1
8-4-6 Jalan 139f

Address line 2
Taman Danau Desa

Postcode
58100

State
W.Persekutuan Kuala Lumpur

City
Kuala Lumpur

Next

9:41

<

Tell us more about your business

Business brand name
KK Florist

Purpose of creating account
Salary crediting, Savings, Business trans...

No. of employees
1 - 5

Annual sales volume
RM5,000 - RM9,999

Country of income
Malaysia, Singapore

Estimated monthly transactions
1 - 20

Estimated monthly transaction amount
RM0 - RM1,000

Next

Tutorial – Step By Step – Page 5

9:41

<

Tell us more about yourself

Employment type

Self-Employed

Occupation

Business Owner

Employer/business name

KK Florist

Nature of business

Retail/Wholesale Trade

Select your personal monthly salary range

Next

9:41

<

Enter business e-mail address

Use this business e-mail to receive important updates.

Verify

Q W E R T Y U I O P
A S D F G H J K L
↑ Z X C V B N M ✕
123 space return
😊 🎤

9:41

<

Enter One-Time Password (OTP)

A 6-digit OTP was sent to %s. [Tap here](#) if you're having issues.

• • • • •

Resend (60s)

Go to inbox

1 2 3
ABC DEF
4 5 6
GHI JKL MNO
7 8 9
PQRS TUV WXYZ
0 ✕

9:41

<

Please take a moment to read and confirm the following:

Select all

I confirm that I'm a Malaysian citizen, with a valid MyKad and residing in Malaysia. ✓

I confirm that the business is a resident business incorporated and registered with Suruhanjaya Syarikat Malaysia (SSM). ✓

I have read the PIDM brochure and understood that GX Biz Account is protected by PIDM for up to RM250,000 per depositor. ✓

I consent to GXBank obtaining and processing my credit bureau information in accordance to ✓

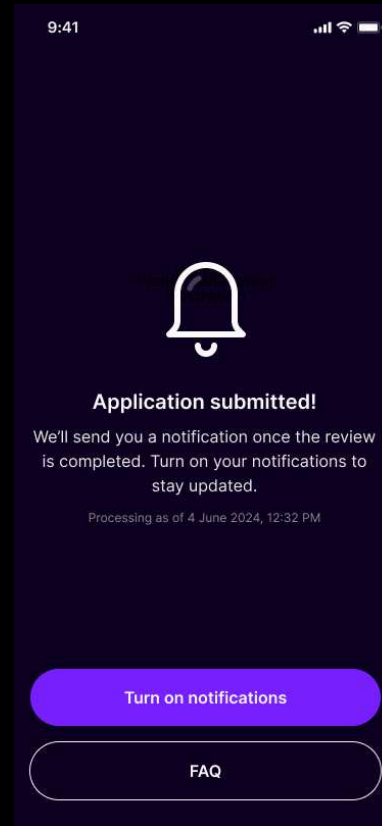
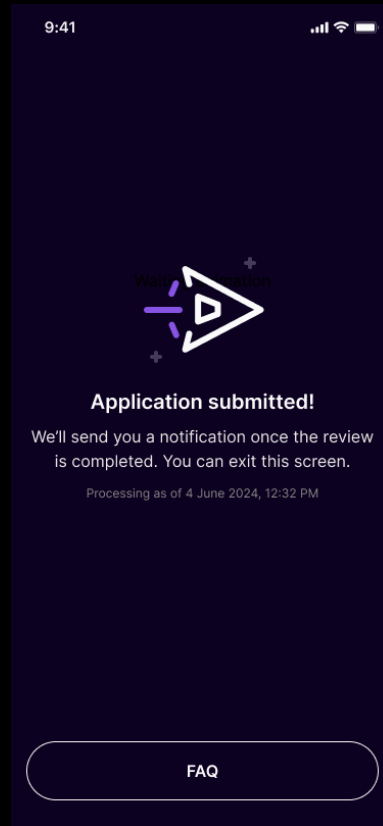
OPTIONAL

Marketing consent ✓

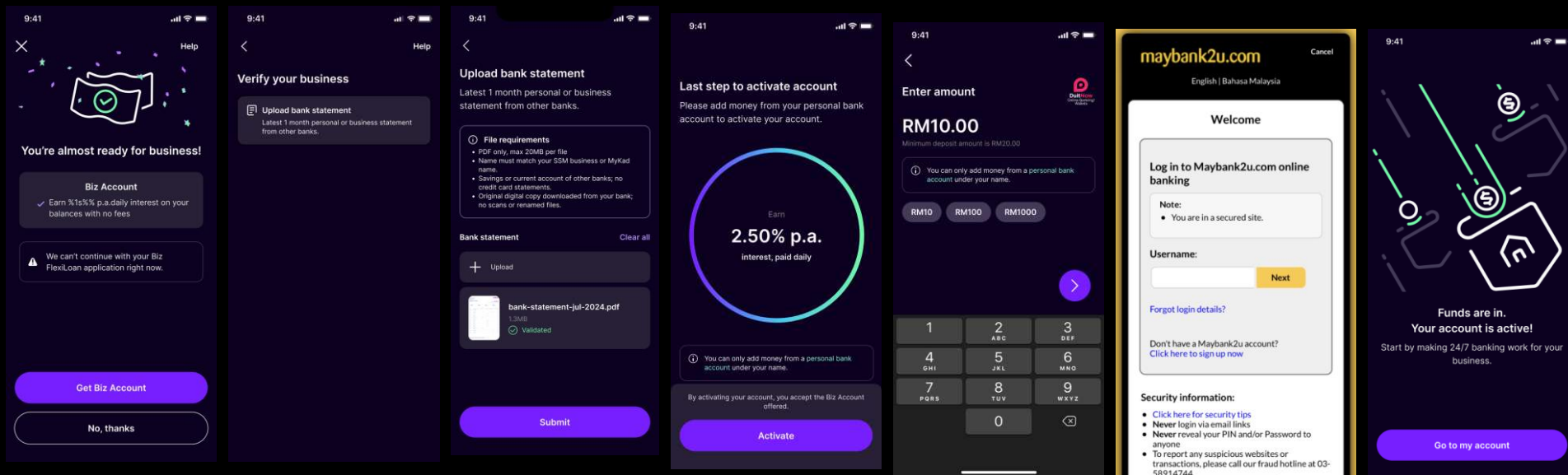
Third Party data sharing ✓

Submit

Tutorial – Step By Step – Page 6



MSME – Eligible for BIZ ACCOUNT only



At this stage , we will pull Bureau report to check if Merchant is eligible for loan, if they are not eligible, GX will offer GX Biz Account only

MSME – Promo Code Screen for Referral

9:41

Enter referral or promo code (if any)

Enter your code

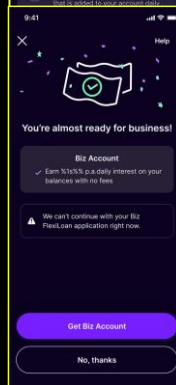
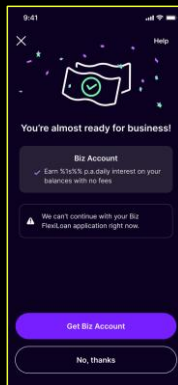
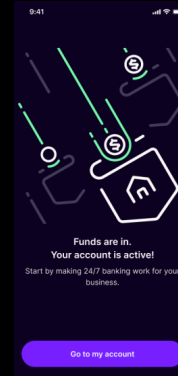
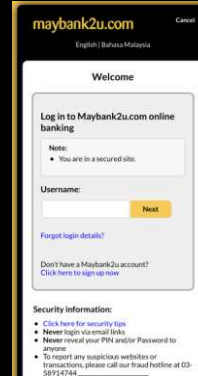
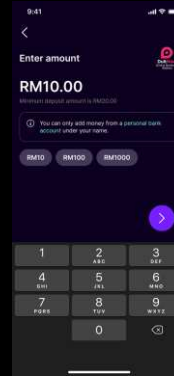
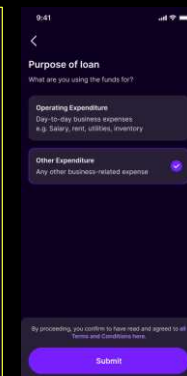
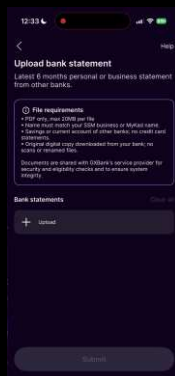
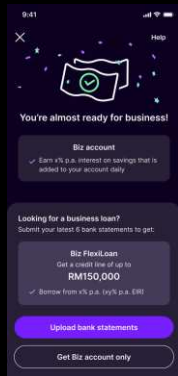
Submit

Go to my account

1 2 3
4 5 6
7 8 9
0

This is a mobile application screen for entering a referral or promo code. The screen has a dark blue background. At the top, the status bar shows the time as 9:41 and signal strength. Below the status bar, the text "Enter referral or promo code (if any)" is displayed. Underneath this text is a text input field with the placeholder "Enter your code". Below the input field is a "Submit" button. Below the "Submit" button is a "Go to my account" button. At the bottom of the screen is a numeric keypad with digits 1 through 9, 0, and a backspace key (X).

MSME – Eligible for BIZ FLEXILOAN



Tutorial – Step By Step – Account Activated Screen

