



## ANNOUNCEMENT:

### Cash Reward Winner Announcement for Work Smart, Bank Smarter Campaign (Month 1 – Month 4)

28 Oct 2026

Dear Valued Customers,

We are pleased to announce the Cash Reward Winners for the Work Smart, Bank Smarter Campaign, which ran from 16 April 2026 to 15 October 2026.

Winners may check their account statements for the cash reward credited to their accounts. The payment will be reflected under the description “REFLEX-AUTOCREDIT”.

Congratulations to all our winners, and thank you for your continued support and participation in the campaign.

#### Cash Reward Winner (RM30.00)

| No  | Name                            | Last 4 Digits of ID | Campaign Month                 | Reward Credited Month |
|-----|---------------------------------|---------------------|--------------------------------|-----------------------|
| 1.  | SALINA BINTI SHAHRUDDIN         | XXXXXX-XX-5384      | Month 1 (16 Apr – 15 May 2026) | September             |
| 2.  | LIM TEIK LENG                   | XXXXXX-XX-5703      | Month 1 (16 Apr – 15 May 2026) | September             |
| 3.  | SIM KIA JOO                     | XXXXXX-XX-5719      | Month 1 (16 Apr – 15 May 2026) | September             |
| 4.  | ALFIAN RASHDAN BIN ABDUL RAHMAN | XXXXXX-XX-5675      | Month 1 (16 Apr – 15 May 2026) | September             |
| 5.  | LAI YAU YEN                     | XXXXXX-XX-5080      | Month 1 (16 Apr – 15 May 2026) | September             |
| 6.  | TEH KEOW TOH                    | XXXXXX-XX-5398      | Month 1 (16 Apr – 15 May 2026) | September             |
| 7.  | MELVYN TANG ZHONG PENG          | XXXXXX-XX-5987      | Month 1 (16 Apr – 15 May 2026) | September             |
| 8.  | LAI WAI YEN                     | XXXXXX-XX-5564      | Month 1 (16 Apr – 15 May 2026) | September             |
| 9.  | TIU KIAN YONG                   | XXXXXX-XX-5475      | Month 1 (16 Apr – 15 May 2026) | September             |
| 10. | HU KAI CHING                    | XXXXXX-XX-5812      | Month 1 (16 Apr – 15 May 2026) | September             |
| 11. | LIM BEE PHENG                   | XXXXXX-XX-5668      | Month 1 (16 Apr – 15 May 2026) | September             |
| 12. | M VASUDEWAN A/L MARIAPPAN       | XXXXXX-XX-6707      | Month 1 (16 Apr – 15 May 2026) | September             |
| 13. | THEN NYUK CHU                   | XXXXXX-XX-6176      | Month 1 (16 Apr – 15 May 2026) | September             |
| 14. | AGNES A/P HARALNYANAPPARAKASAM  | XXXXXX-XX-5294      | Month 1 (16 Apr – 15 May 2026) | September             |
| 15. | AINI HIDAYAH BINTI ARIF         | XXXXXX-XX-6378      | Month 1 (16 Apr – 15 May 2026) | September             |
| 16. | AIN SYUHADA BINTI AZALI         | XXXXXX-XX-5652      | Month 1 (16 Apr – 15 May 2026) | September             |
| 17. | MOHAMMAD FAIRUZ BIN ABDUL MAJID | XXXXXX-XX-1421      | Month 1 (16 Apr – 15 May 2026) | September             |
| 18. | NAZMIZAN BIN ZAIRIN             | XXXXXX-XX-0185      | Month 1 (16 Apr – 15 May 2026) | September             |
| 19. | PANG HUI WEN                    | XXXXXX-XX-0890      | Month 1 (16 Apr – 15 May 2026) | September             |
| 20. | CHIN KOH LUN                    | XXXXXX-XX-5487      | Month 1 (16 Apr – 15 May 2026) | September             |

|     |                                   |                |                                |           |
|-----|-----------------------------------|----------------|--------------------------------|-----------|
| 21. | AMALA SCARIA                      | XXXX4293       | Month 1 (16 Apr – 15 May 2026) | September |
| 22. | LIM SHIAU KEN                     | XXXXXX-XX-5935 | Month 2 (16 May – 15 Jun 2026) | September |
| 23. | CHEANG HOW CHOY                   | XXXXXX-XX-5602 | Month 2 (16 May – 15 Jun 2026) | September |
| 24. | MOHAMAD SYAFIQ BIN NARHAMDAN      | XXXXXX-XX-5291 | Month 2 (16 May – 15 Jun 2026) | September |
| 25. | KOK HAO ZE                        | XXXXXX-XX-0725 | Month 2 (16 May – 15 Jun 2026) | September |
| 26. | YONG LEE LEE                      | XXXXXX-XX-5704 | Month 2 (16 May – 15 Jun 2026) | September |
| 27. | LAI MIN THAI                      | XXXXXX-XX-5781 | Month 2 (16 May – 15 Jun 2026) | September |
| 28. | CHO SHU QI                        | XXXXXX-XX-5424 | Month 2 (16 May – 15 Jun 2026) | September |
| 29. | TAN BOON HOW                      | XXXXXX-XX-0473 | Month 2 (16 May – 15 Jun 2026) | September |
| 30. | FONG MEE CHUEN                    | XXXXXX-XX-6234 | Month 2 (16 May – 15 Jun 2026) | September |
| 31. | TANG KIAN LIM                     | XXXXXX-XX-6579 | Month 2 (16 May – 15 Jun 2026) | September |
| 32. | ONG SI MING                       | XXXXXX-XX-5026 | Month 2 (16 May – 15 Jun 2026) | September |
| 33. | TEO LIAN HENG                     | XXXXXX-XX-0077 | Month 2 (16 May – 15 Jun 2026) | September |
| 34. | MATTHEW TANG ZHONG ZHENG          | XXXXXX-XX-5213 | Month 3 (16 Jun – 15 Jul 2026) | October   |
| 35. | SILO ANAK AMIT                    | XXXXXX-XX-5471 | Month 3 (16 Jun – 15 Jul 2026) | October   |
| 36. | OSMAN LU YU HING                  | XXXXXX-XX-5669 | Month 3 (16 Jun – 15 Jul 2026) | October   |
| 37. | RONNIE LEE LYE BENG               | XXXXXX-XX-5371 | Month 3 (16 Jun – 15 Jul 2026) | October   |
| 38. | LIEW SEN YIK                      | XXXXXX-XX-5225 | Month 3 (16 Jun – 15 Jul 2026) | October   |
| 39. | LAU WAI LING                      | XXXXXX-XX-5200 | Month 3 (16 Jun – 15 Jul 2026) | October   |
| 40. | MANG WEY LON                      | XXXXXX-XX-6417 | Month 3 (16 Jun – 15 Jul 2026) | October   |
| 41. | WILLIE TOH TONG WEE               | XXXXXX-XX-5167 | Month 3 (16 Jun – 15 Jul 2026) | October   |
| 42. | LUM JUON KWANG                    | XXXXXX-XX-5441 | Month 3 (16 Jun – 15 Jul 2026) | October   |
| 43. | LAU BEN CHING                     | XXXXXX-XX-5390 | Month 3 (16 Jun – 15 Jul 2026) | October   |
| 44. | CHONG HANN WEN                    | XXXXXX-XX-5283 | Month 3 (16 Jun – 15 Jul 2026) | October   |
| 45. | LIM GIM CHENG                     | XXXXXX-XX-5688 | Month 3 (16 Jun – 15 Jul 2026) | October   |
| 46. | TEH SHEAU JYE                     | XXXXXX-XX-5184 | Month 3 (16 Jun – 15 Jul 2026) | October   |
| 47. | MA KIN KAN                        | XXXXX9239      | Month 3 (16 Jun – 15 Jul 2026) | October   |
| 48. | LEE HING WAH                      | XXXXXX-XX-5393 | Month 3 (16 Jun – 15 Jul 2026) | October   |
| 49. | BOON TING SHENG                   | XXXXXX-XX-5261 | Month 3 (16 Jun – 15 Jul 2026) | October   |
| 50. | TAN THIAM BENG                    | XXXXXX-XX-5353 | Month 4 (16 Jul – 15 Aug 2026) | October   |
| 51. | LIM LEE KIM                       | XXXXXX-XX-5240 | Month 4 (16 Jul – 15 Aug 2026) | October   |
| 52. | AZIZAH BINTI DOLLAH               | XXXXXX-XX-5798 | Month 4 (16 Jul – 15 Aug 2026) | October   |
| 53. | LIEW FIEW CHING                   | XXXXXX-XX-5286 | Month 4 (16 Jul – 15 Aug 2026) | October   |
| 54. | HO WEI LIONG                      | XXXXX300R      | Month 4 (16 Jul – 15 Aug 2026) | October   |
| 55. | ROSLINDA BINTI ABDUL GHANI        | XXXXXX-XX-5148 | Month 4 (16 Jul – 15 Aug 2026) | October   |
| 56. | LIM CHEE LAM                      | XXXXXX-XX-5091 | Month 4 (16 Jul – 15 Aug 2026) | October   |
| 57. | RACHAEL LEE XIN YING              | XXXXXX-XX-6326 | Month 4 (16 Jul – 15 Aug 2026) | October   |
| 58. | MUHAMMAD LUQMAN TEOH BIN ABDULLAH | XXXXXX-XX-5551 | Month 4 (16 Jul – 15 Aug 2026) | October   |
| 59. | LEE HONG TING                     | XXXXXX-XX-5468 | Month 4 (16 Jul – 15 Aug 2026) | October   |
| 60. | SANDEEP KUMAR                     | XXXX1137       | Month 4 (16 Jul – 15 Aug 2026) | October   |
| 61. | MUHAMMAD HAZIM BIN LOKMAN         | XXXXXX-XX-5679 | Month 4 (16 Jul – 15 Aug 2026) | October   |



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|-----|-------------------------------------|----------------|--------------------------------|---------|
| 62. | NURHALIZA BINTI MOHD SIDIK          | XXXXXX-XX-0582 | Month 4 (16 Jul – 15 Aug 2026) | October |
| 63. | JORISTINE WONG YUN TONG             | XXXXXX-XX-5569 | Month 4 (16 Jul – 15 Aug 2026) | October |
| 64. | JUSTIN SEE PERN YII                 | XXXXXX-XX-5187 | Month 4 (16 Jul – 15 Aug 2026) | October |
| 65. | TEE HUI MEI                         | XXXXXX-XX-5982 | Month 4 (16 Jul – 15 Aug 2026) | October |
| 66. | ALICE KONG SIEW ING                 | XXXXXX-XX-5570 | Month 4 (16 Jul – 15 Aug 2026) | October |
| 67. | BONG CHIN HIEN                      | XXXXXX-XX-5175 | Month 4 (16 Jul – 15 Aug 2026) | October |
| 68. | CHAU WAI LUN                        | XXXXXX-XX-5539 | Month 4 (16 Jul – 15 Aug 2026) | October |
| 69. | VIJAYENDRAN                         | XXXXXX-XX-1463 | Month 4 (16 Jul – 15 Aug 2026) | October |
| 70. | JAVIN LUA YONG XI                   | XXXXXX-XX-0397 | Month 4 (16 Jul – 15 Aug 2026) | October |
| 71. | CHANG SZE PHAY                      | XXXXXX-XX-5688 | Month 4 (16 Jul – 15 Aug 2026) | October |
| 72. | MUHAMMAD AZMAN BIN<br>ABDUL RAUF    | XXXXXX-XX-5725 | Month 4 (16 Jul – 15 Aug 2026) | October |
| 73. | ESTHER CHIA MEI FUNG                | XXXXXX-XX-5138 | Month 4 (16 Jul – 15 Aug 2026) | October |
| 74. | LEE AH KAU                          | XXXXXX-XX-6477 | Month 4 (16 Jul – 15 Aug 2026) | October |
| 75. | FITRIANI BINTI SAINUDDIN            | XXXXXX-XX-5870 | Month 4 (16 Jul – 15 Aug 2026) | October |
| 76. | CHEN, MENG                          | XXXXX5753      | Month 4 (16 Jul – 15 Aug 2026) | October |
| 77. | MOHD ZULHILMI BIN<br>JAMALUDDIN     | XXXXXX-XX-5295 | Month 4 (16 Jul – 15 Aug 2026) | October |
| 78. | GRACE FONG QIAOYI                   | XXXXXX-XX-0872 | Month 4 (16 Jul – 15 Aug 2026) | October |
| 79. | MESHELLE ANN SAMSON<br>DEMETRIA     | XXXXX839B      | Month 4 (16 Jul – 15 Aug 2026) | October |
| 80. | WAN MUHAMMAD NA'IM BIN<br>WAN AHMAD | XXXXXX-XX-5151 | Month 4 (16 Jul – 15 Aug 2026) | October |

#### Cash Reward Winner (RM100.00)

| No  | Name                        | Last 4 Digits of ID | Campaign Month                 | Reward Credited Month |
|-----|-----------------------------|---------------------|--------------------------------|-----------------------|
| 1.  | LEE SENG PIEW               | XXXXXX-XX-5663      | Month 1 (16 Apr – 15 May 2026) | September             |
| 2.  | ABD HALID HAN BIN ABD MAJID | XXXXXX-XX-5037      | Month 1 (16 Apr – 15 May 2026) | September             |
| 3.  | MERVYN LOH SAU HONG         | XXXXXX-XX-5275      | Month 1 (16 Apr – 15 May 2026) | September             |
| 4.  | ZURAINI BINTI CHE HASSAN    | XXXXXX-XX-5014      | Month 1 (16 Apr – 15 May 2026) | September             |
| 5.  | TAN JUN JIE                 | XXXXXX-XX-1145      | Month 1 (16 Apr – 15 May 2026) | September             |
| 6.  | ALVIN LOH WEN SHENG         | XXXXXX-XX-5109      | Month 1 (16 Apr – 15 May 2026) | September             |
| 7.  | PRAKASHRAJ A/L KASINATHAN   | XXXXXX-XX-5405      | Month 1 (16 Apr – 15 May 2026) | September             |
| 8.  | WONG FOONG LENG             | XXXXXX-XX-5222      | Month 1 (16 Apr – 15 May 2026) | September             |
| 9.  | HAM JING YI                 | XXXXXX-XX-9068      | Month 1 (16 Apr – 15 May 2026) | September             |
| 10. | TAN SENG KIONG              | XXXXXX-XX-5055      | Month 1 (16 Apr – 15 May 2026) | September             |
| 11. | ELSEN TING SHU KAI          | XXXXXX-XX-5101      | Month 1 (16 Apr – 15 May 2026) | September             |
| 12. | LAI MENG LEE                | XXXXXX-XX-5344      | Month 1 (16 Apr – 15 May 2026) | September             |
| 13. | NG BAN AIK                  | XXXXXX-XX-5545      | Month 1 (16 Apr – 15 May 2026) | September             |
| 14. | CHAN SZE MUN CHARMAYNE      | XXXXXX-XX-5954      | Month 1 (16 Apr – 15 May 2026) | September             |
| 15. | LOKE KHAI KUEN              | XXXXXX-XX-5097      | Month 1 (16 Apr – 15 May 2026) | September             |
| 16. | OOI GIN HUI                 | XXXXXX-XX-5702      | Month 1 (16 Apr – 15 May 2026) | September             |
| 17. | NG KON YEE                  | XXXXXX-XX-5205      | Month 1 (16 Apr – 15 May 2026) | September             |

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|-----|------------------------------------|----------------|--------------------------------|-----------|
| 18. | CHIN I VYN                         | XXXXXX-XX-5674 | Month 2 (16 May – 15 Jun 2026) | September |
| 19. | YEOW ENG TIONG                     | XXXXXX-XX-5313 | Month 2 (16 May – 15 Jun 2026) | September |
| 20. | PUPATHI A/P THANDAPANI             | XXXXXX-XX-5726 | Month 2 (16 May – 15 Jun 2026) | September |
| 21. | LIM YU WEI                         | XXXXXX-XX-5147 | Month 2 (16 May – 15 Jun 2026) | September |
| 22. | ASTINA HO MAY CHIET                | XXXXXX-XX-5326 | Month 2 (16 May – 15 Jun 2026) | September |
| 23. | YEW CHE CHERN                      | XXXXXX-XX-5025 | Month 2 (16 May – 15 Jun 2026) | September |
| 24. | TEOH ED WINN                       | XXXXXX-XX-5135 | Month 2 (16 May – 15 Jun 2026) | September |
| 25. | GAN LEE SIN                        | XXXXXX-XX-5278 | Month 2 (16 May – 15 Jun 2026) | September |
| 26. | CHAN BING FATT                     | XXXXXX-XX-6507 | Month 2 (16 May – 15 Jun 2026) | September |
| 27. | TEO WAI SIE                        | XXXXXX-XX-5278 | Month 2 (16 May – 15 Jun 2026) | September |
| 28. | LIM LI KAI                         | XXXXXX-XX-5415 | Month 2 (16 May – 15 Jun 2026) | September |
| 29. | ZHANG YUTING                       | XXXXX3986      | Month 2 (16 May – 15 Jun 2026) | September |
| 30. | ZHANG, HUI                         | XXXXX2528      | Month 2 (16 May – 15 Jun 2026) | September |
| 31. | CHEN, JIANFENG                     | XXXXX8875      | Month 2 (16 May – 15 Jun 2026) | September |
| 32. | TEY SOK YEE                        | XXXXXX-XX-5690 | Month 3 (16 Jun – 15 Jul 2026) | October   |
| 33. | JOHN SIA                           | XXXXXX-XX-5831 | Month 3 (16 Jun – 15 Jul 2026) | October   |
| 34. | ONG LIN THUAN                      | XXXXXX-XX-5385 | Month 3 (16 Jun – 15 Jul 2026) | October   |
| 35. | TAN GUO RONG                       | XXXXXX-XX-6251 | Month 3 (16 Jun – 15 Jul 2026) | October   |
| 36. | MUHAMMAD NAZRI BIN ABDUL AZIZ      | XXXXXX-XX-5273 | Month 3 (16 Jun – 15 Jul 2026) | October   |
| 37. | LEE SIEW KIN                       | XXXXXX-XX-6290 | Month 3 (16 Jun – 15 Jul 2026) | October   |
| 38. | JOYCE WONG SZE YING                | XXXXXX-XX-6040 | Month 3 (16 Jun – 15 Jul 2026) | October   |
| 39. | MUHAMMAD HASSAN                    | XXXXX5307      | Month 3 (16 Jun – 15 Jul 2026) | October   |
| 40. | YOU FANG                           | XXXXX3595      | Month 3 (16 Jun – 15 Jul 2026) | October   |
| 41. | CHIN CHEE CHING                    | XXXXXX-XX-5547 | Month 4 (16 Jul – 15 Aug 2026) | October   |
| 42. | YEO GUAN LONG                      | XXXXXX-XX-5523 | Month 4 (16 Jul – 15 Aug 2026) | October   |
| 43. | NG HUN YONG                        | XXXXXX-XX-5103 | Month 4 (16 Jul – 15 Aug 2026) | October   |
| 44. | YAP CHEE PEI                       | XXXXXX-XX-5969 | Month 4 (16 Jul – 15 Aug 2026) | October   |
| 45. | LEE ZHU WEN                        | XXXXXX-XX-5205 | Month 4 (16 Jul – 15 Aug 2026) | October   |
| 46. | CHOW JACK SEON                     | XXXXXX-XX-5887 | Month 4 (16 Jul – 15 Aug 2026) | October   |
| 47. | NG JO YEE                          | XXXXXX-XX-5920 | Month 4 (16 Jul – 15 Aug 2026) | October   |
| 48. | FATIMA GONZALES SALAHUDDIN         | XXXXX558D      | Month 4 (16 Jul – 15 Aug 2026) | October   |
| 49. | MOHD NAZRI BIN ISMAIL              | XXXXXX-XX-5675 | Month 4 (16 Jul – 15 Aug 2026) | October   |
| 50. | YONG AI YING                       | XXXXXX-XX-5388 | Month 4 (16 Jul – 15 Aug 2026) | October   |
| 51. | ANDREW TAN KIE KION                | XXXXXX-XX-5685 | Month 4 (16 Jul – 15 Aug 2026) | October   |
| 52. | M SOMA SUNDARAM A/L G MUNUSAMY     | XXXXXX-XX-6165 | Month 4 (16 Jul – 15 Aug 2026) | October   |
| 53. | JONATHAN VUN SIN KEN               | XXXXXX-XX-5503 | Month 4 (16 Jul – 15 Aug 2026) | October   |
| 54. | MUHAMMAD ZAHIRUDDIN BIN ABDUL HADI | XXXXXX-XX-5131 | Month 4 (16 Jul – 15 Aug 2026) | October   |
| 55. | ALVIN HONG CHUN HOU                | XXXXXX-XX-6187 | Month 4 (16 Jul – 15 Aug 2026) | October   |
| 56. | SWEE SHU HUI                       | XXXXXX-XX-5360 | Month 4 (16 Jul – 15 Aug 2026) | October   |
| 57. | SHEE WEI JOHN                      | XXXXXX-XX-5343 | Month 4 (16 Jul – 15 Aug 2026) | October   |
| 58. | CHONG CHING YEE                    | XXXXXX-XX-6996 | Month 4 (16 Jul – 15 Aug 2026) | October   |



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|-----|------------------------------------|----------------|--------------------------------|---------|
| 59. | ANG CHEE HAO                       | XXXXXX-XX-6323 | Month 4 (16 Jul – 15 Aug 2026) | October |
| 60. | GOH YU NING                        | XXXXXX-XX-5344 | Month 4 (16 Jul – 15 Aug 2026) | October |
| 61. | LAU QIAN YU                        | XXXXXX-XX-5260 | Month 4 (16 Jul – 15 Aug 2026) | October |
| 62. | SARI INDAH LIM                     | XXXX9845       | Month 4 (16 Jul – 15 Aug 2026) | October |
| 63. | MD.KHAIRUL AMRI BIN SALLEH         | XXXXXX-XX-5013 | Month 4 (16 Jul – 15 Aug 2026) | October |
| 64. | LEE CON MEI                        | XXXXXX-XX-5272 | Month 4 (16 Jul – 15 Aug 2026) | October |
| 65. | CHEE SIN WEI                       | XXXXXX-XX-7188 | Month 4 (16 Jul – 15 Aug 2026) | October |
| 66. | MADHUSUDHAN A/L KRISHNA<br>MOORTHY | XXXXXX-XX-5411 | Month 4 (16 Jul – 15 Aug 2026) | October |
| 67. | LEE CON BAN                        | XXXXXX-XX-0966 | Month 4 (16 Jul – 15 Aug 2026) | October |
| 68. | SHIM KEN YEE                       | XXXXXX-XX-6097 | Month 4 (16 Jul – 15 Aug 2026) | October |
| 69. | NG CHEUNG WAI                      | XXXXXX-XX-5492 | Month 4 (16 Jul – 15 Aug 2026) | October |