Refer A Friend Fantastic Five Challenge From 03 March 2022 to 15 May 2022

Terms & Conditions

1.0 Organizer:

Setel Ventures Sdn. Bhd. ("Organiser") is the organiser of this "Refer A Friend Fantastic Five" challenge. ("Campaign").

2.0 Eligibility:

- 2.1 This campaign is open to all Setel application users holding **Malaysian** citizenship, aged eighteen (18) and above ("User" or "Users") subject to the Terms and Conditions herein.
- 2.2 Employees of Setel or employees of PETRONAS Group of Companies who are tasked to acquire new customers under any arrangement whatsoever, are **NOT ELIGIBLE** to participate in this Campaign.
- 2.3 In the event a User is found to be ineligible or discovered to have committed fraud at any point of time during or after the Campaign Period as stated below, Setel reserves the right at its sole discretion to disqualify the said User(s) and to cancel/withdraw/recall any Setel Credit granted to the User(s), failing which, the User(s) agrees and undertakes to indemnify Setel for the value and costs of such credit & incentives. Setel shall have the right to initiate any action it deems necessary against the said User(s). Kindly refer to https://www.setel.com/terms for details on fraudulent acts.

3.0 Campaign reward:

The reward(s) for Successful Referrals by a User are as follows:

Campaign Badge	Reward (RM)
Refer 2 friends	RM5 Setel Credit
Refer 3 friends	RM8 Setel Credit

The reward(s) are open to all eligible User(s) that successfully fulfil the criteria stated in clause 5.0.

4.0 Campaign Period and Details:

4.1 Unless otherwise notified by the Organiser, the Campaign will be conducted from 03 March 2022, 0000hr (Malaysia time) to 15 May 2022, 1159hr (Malaysia time) ("Campaign Period"), both dates inclusive.

5.0 Campaign Mechanics:

- 5.1 To be eligible for this Campaign, User(s) are required to unlock a Campaign badge by completing the referral challenge given throughout the Campaign Period.
- 5.2 To unlock a Campaign badge and complete a challenge, User(s) are required to share his/her unique Setel referral code with their friends or family during the Campaign Period. Every successful and completed registration using the User(s)'s referral code with a minimum total spend of RM30, across these three (3) transactions via the Setel Application:

- 5.2.1 Top up Setel Wallet; and/or
- 5.2.2 Purchase fuel at any Setel-enabled PETRONAS station in Malaysia; and/or
- 5.2.3 Purchase items with Setel's Deliver2Me feature

("Successful Referral") during the Campaign Period, will qualify the User(s) to participate in the Campaign to complete the challenge for the reward(s).

5.3 Below are the Campaign badges and the required challenges for User(s) to complete throughout the Campaign Period:

Campaign Badge	Challenge	Reward
Refer 2 friends	Acquire 2 Successful Referrals	RM5 Setel Credit
Refer 3 friends	Acquire 3 Successful Referrals	RM8 Setel Credit

- 5.4 Users(s) who do not meet all the requirements of a Successful Referral or any of the terms and conditions will not be eligible to receive the reward(s).
- 5.5 The Campaign badge will be assigned to the User(s) in the chronological order stated above. The User(s) can unlock each badge for one (1) time only.
- 5.6 The reward(s) granted in this Campaign is in addition to the RM5 Setel Credit reward offered by the Refer-a-friend programme available in the Setel application. By participating in this Campaign, you also agree to the terms and conditions of the "Refer-a-friend programme" which is available at https://www.setel.com/promotions/referralterms.

5.7 Any referrals acquired by User(s) before and after the Campaign Period, will be disqualified for this Campaign.

5.8 The Organiser's decision on all matters relating to this Campaign shall be final and binding. No inquiries by the User(s) will be entertained.

5.9 Case scenarios as below:

Case Scenario	Result
Siti successfully refers 2 friends to	Siti unlocks the "Refer 2 friends"
Setel. Both friends complete Setel	badge and receives RM5 Setel Credit.
account registration with Siti's unique referral code and tops up RM30 in the Campaign Period.	Siti also receives the "Refer 3 friends" badge as the next challenge to complete.
Siti proceeds to successfully refer another 3 friends. Her 3 friends complete their Setel account registrations with her unique referral code and purchase RM30 worth of fuel in the Campaign Period.	Siti unlocks the "Refer 3 friends" badge and receives RM8 Setel Credit.
Lee refers 5 friends to Setel.	Lee unlocks the "Refer 2 friends"
Two of Lee's friends completed	badge and receives a total of RM5
registration with his unique referral	Setel Credit.
code and top up RM30. Remaining 3 of Lee's friends failed to register with Lee's unique referral	His remaining 3 friends did not qualify Lee for the "Refer 3 friends" badge and reward as they failed to complete

code but purchased RM50 worth of fuel each.

the registration with Lee's unique referral code.

Muthu refers 3 friends to Setel.

His 3 friends completed their registration with Muthu's unique referral code and purchased RM40 worth of items from Kedai Mesra with Setel.

Muthu does not unlock any badge and does not receive any reward.

Muthu's friends are required to spend at least RM30 across any of these three (3) transactions via the Setel App:

- Top up Setel Wallet; and/or
- Purchase fuel at any
 Setel-enabled PETRONAS
 station in Malaysia; and/or
- Purchase items with Setel's Deliver2Me feature

Jane refers 5 friends and all 5 friends completed their registration with Jane's unique referral code on 15 May 2022.

Her 5 friends purchased RM30 worth of fuel & items through Deliver2Me on 18 May 2022.

Jane does not unlock any badge and does not receive any reward because she failed to acquire Successful Referrals within the Campaign Period.

To be eligible for the reward, Jane's 5 friends must have completed a min. RM30 top up, fuel purchase or Deliver2Me orders on or before 11.59pm 15 May 2022.

6.0 Uncaptured Transactions:

6.1 In the event that during the Campaign Period, successful registrations with the User(s) referral code are not captured, the Organiser reserves the right to exclude them from participating in the Campaign.

6.2 Nonetheless, the Organiser will on a best effort basis, subject to the transaction(s) captured by the Setel application, endeavour to enable the User(s) to be eligible to participate in the Campaign.

7.0 Miscellaneous:

7.1 Every eligible User(s) is entitled a total of two (2) Campaign badges throughout the Campaign Period.

7.2 Upon successful completion of a challenge and unlocking a Campaign badge, the User(s) will be notified through the Setel application inbox message or by checking the Campaign badge status on the Setel application.

7.3 The Setel Credit reward will be automatically credited to the eligible User(s) Setel Wallet upon unlocking the Campaign badge throughout the Campaign Period. In the event of a delay on Setel Credit fulfilment, Setel will communicate with the User(s) via the Setel application inbox message or phone call.

7.4 The User(s)' Setel account must be active when Setel grants the Setel Credit. Setel reserves the right to void the Setel Credit Reward after it has been granted in the event the Setel account becomes dormant or inactive.

7.5 In the event that Setel grants Setel Credit directly to the eligible User(s) Setel account and the Setel Credit is unable to go through to the eligible User(s) due to any reason whatsoever, Setel will then make another two (2) attempts to grant the Setel Credit to the eligible User(s) within seven (7) working days. Where such attempts are unsuccessful, Setel hereby reserves the right to not grant the Setel Credit to the eligible User(s).

7.6 The Organiser reserves the right to make further verifications and request for further personal identification details and documents, as well as the right to disqualify or withdraw the User(s) eligibility for the reward at any time, including the period after the reward has been awarded to the User(s), should there be any non-compliance to the agreed terms and conditions.

7.7 By entering or participating in the Campaign, User(s) hereby fully and unconditionally agree and accept all the Terms and Conditions herein contained and agree that the decisions of Setel regarding the Campaign and all matters relating to or in connection thereto are final and binding and no such queries, appeals or correspondences will be entertained.

7.8 The Organiser reserves the right to cancel, shorten, extend, suspend or terminate the Campaign at any time prior to the expiry of the Campaign Period without prior notice to the User(s). For avoidance of doubt, any cancellation, extension, suspension or termination of the Campaign Period at any time prior to the expiry of the Campaign Period shall not entitle the User(s) to claim any compensation from the Organiser for any and all losses or damages suffered or incurred by the Users as a result of the said cancellation, extension, suspension or termination. The Organiser also reserves the right to amend, modify, delete or change any of the Terms and Conditions herein contained at any time at its absolute

discretion with adequate notice. Continued participation in the Campaign following any such changes and/or amendments shall constitute unconditional acknowledgement, understanding, agreement, and acceptance of such changes in respect of the Terms and Conditions.

- 7.9 The Organiser reserves the right to use the names, addresses, photographs (whether provided by Users or taken by the Organiser) information and documents of the Users for the purposes of this Campaign as materials in advertisements and other forms of publicity for marketing purposes from time to time without prior notice to the User(s). The User(s) shall not claim ownership of the material. The participation of the User(s) in the Campaign constitutes their consent to such use, with adequate notice, without payment or consideration.
- 7.10 The Organiser may require the User(s) to publish promotional activities of Setel on the User(s)' social media accounts. By accepting the terms and conditions of this Campaign, the User(s) agrees to accommodate such requests made by the Organiser.
- 7.11 The Organiser shall not be held responsible or liable for any claim of loss or damage to property or personal injury or loss of life by the Users, and/or any party resulting from or arising out of or in connection with this Campaign or the rewards given under this Campaign.
- 7.12 These Terms and Conditions prevail over any provisions or representations contained in any brochure or other promotional materials advertised under this Campaign.

7.13 The Organiser is the final authority to decide on the interpretation of these Terms and conditions and as to any other matters relating to this Campaign.

7.14 The Refer a Friend Challenge Terms and Conditions shall be further subjected to the General Campaign Terms and Conditions, which can be found at www.setel.com/campaignterms.

8.0 Personal Data

By entering in the Campaign, Setel users are deemed to have agreed and consented to the collection, processing, use, disclosure and retention by Setel of their personal data in the manner as set out in the Personal Data Notice given pursuant to Section 7 of the Personal Data Protection Act 2010, which can be viewed at www.setel.my/privacy.