

Cardless SmartPay Introductory Cashback Campaign Terms & Conditions

1.0 Organiser:

The Cardless SmartPay Introductory Cashback Campaign ("Campaign") is organised by Setel Ventures Sdn. Bhd. ("Organiser")

2.0 Eligibility:

2.1 This Campaign is open to Malaysia-registered companies who

- (a) Register for a Cardless SmartPay ("CSP") prepaid account via the Cardless SmartPay website during the period of 15 September 2022 - 15 November 2022.

<https://www.setel.com/features/setel-cardless-smartpay-new>

<https://www.setel.com/features/cardless-smartpay>

- (b) Have completed the registration for a Cardless SmartPay prepaid account before but have yet to make any transactions before 15 September 2022.

2.2 The following Customers are Not Eligible to participate in the Campaign ("Ineligible Customers"):

- (a) Companies who register for a SmartPay account via <https://www.mymesra.com.my/>
- (b) Companies who cancel and/or deactivate their Cardless SmartPay accounts during 15 September 2022 - 15 November 2022
- (c) Companies who register for a Cardless SmartPay account after 15 November 2022.
- (d) Existing Cardless SmartPay customers who already made the transaction (s) via the Cardless SmartPay accounts before 15 September 2022.

2.3 In the event an Eligible Customer is found to be ineligible, and/or discovered to have performed fraud transactions at any point of time during or after the Campaign Period as stated below, the Organiser reserves the right at its sole discretion to disqualify the said Eligible Customer from participating in this Campaign and to cancel/withdraw/recall any incentives granted to the Eligible Customer, failing which, the Eligible Customer agrees and undertakes to indemnify the Organiser for the value and costs of such incentives. The Organiser shall have the right to initiate any action it deems necessary against the said Customer.

3.0 Campaign Mechanics & Prizes:

3.1 Each Eligible Customer(s) is entitled to receive a maximum RM100 Setel cashback for performing an Eligible Transaction on a Cardless SmartPay account in the stated period below:

| | Registration Period | Transaction Period |
|----|---------------------------------|---------------------------------|
| a) | 15 September - 15 November 2022 | 15 September - 15 November 2022 |
| b) | Before 15 September 2022 | 15 September - 15 November 2022 |

3.2 Eligible Transaction refers to a cumulative minimum RM500 fuel purchase made for Primax 95, Primax 97 and/ or Euro 5 Diesel via Cardless SmartPay account.

Table 1: Examples of eligible and ineligible entitlements:

| Customer | Registration Date | Transaction Date | Transaction Amount (RM) | Cashback (RM) | Remark |
|----------|-------------------|------------------|-------------------------|---------------|--|
| A | 15 Sept 22 | 15 Nov 22 | RM500 | RM100 | RM100 cashback for an accumulative transaction of a min RM500 during 15 Sept - 15 Nov 2022 |
| B | 15 Sept 22 | 15 Nov 22 | RM1,000 | RM100 | One-time maximum RM100 cashback for an accumulative transaction of a min RM500 during 15 Sept - 15 Nov 2022 |
| B | 15 Sept 22 | 15 Nov 22 | RM200 | RM0 | No cashback for the accumulative transaction below RM500 during 15 Sept - 15 Nov 2022 |
| C | 15 Sept 22 | 20 Nov 22 | RM500 | RM0 | No cashback for the transactions happen after 15 Nov 22 |
| D | 20 July 22 | 1 Aug 22 | RM500 | RM0 | No cashback for the transactions happen before 15 September 22 |
| E | 20 Nov 22 | 20 Nov 22 | RM500 | RM0 | Customer is not eligible to participate in the Campaign if Cardless SmartPay account registration happens after 15 Nov 22. |

3.3 Eligible Customer(s) who do not meet all the requirements of an Eligible Transaction or any of the Terms and Conditions will not be eligible to participate in the Campaign.

3.4 In the event that the Eligible Transaction(s) that are performed at Eligible

Customer(s)' is not captured, the Organiser reserves the right to exclude them from participating in the Campaign.

3.5 Nonetheless, the Organiser will on a best effort basis, subject to the transaction(s) captured by the Cardless SmartPay account, endeavour to enable the Customer to be eligible to participate in the Campaign.

4.0 Campaign Prizes Fulfilment:

4.1 Each Eligible Customer could only receive an RM100 Setel cashback for one time in this Campaign.

4.2 The cashback will be credited to the Cardless SmartPay account 30 working days after the campaign ends.

4.3 The cashback cannot be converted into a cash alternative to the Eligible Customer's bank account.

4.4 The cashback is not transferable to third parties.

4.5 The cashback cannot be used in conjunction with any other offer.

4.6 Organiser shall not be held liable for any and all losses or damages suffered or incurred to the Eligible Customer (s) for failure to credit the prize within the said period.

4.7 The Organiser reserves the right to make further verifications and request for additional personal identification details and documents, as well as the right to disqualify or withdraw the Customer's eligibility for the cashback at any time, regardless of whether the cashback has been awarded to the Eligible Customer(s), should there be any non-compliance to the agreed Terms and Conditions.

4.8 The Organiser's decision on all matters relating to this Campaign prizes shall be final and binding. No enquiries by the Eligible Customer(s) will be entertained.

5.0 Personal Data

By entering into the Campaign, Eligible Customer(s) are deemed to have agreed and consented to the collection, processing, use, disclosure and retention by the Organiser 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.com/privacy.

6.0 Miscellaneous

6.1 By entering or participating in the Campaign, Eligible Customer hereby fully and unconditionally agrees and accepts all the Terms and Conditions herein contained and agrees that the decisions of the Organiser 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.

6.2 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 Eligible Customer(s). For the 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 Customer to claim any compensation from the Organiser for any and all losses or damages suffered or incurred by the Eligible Customers as a result of the said cancellation, extension, suspension or termination.

6.3 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.

6.4 The Organiser reserves the right to use the names, addresses, photographs, information and documents of the Customer as materials in advertisements and other forms of publicity for the purpose of the Campaign from time to time without prior notice to the Campaign. The Eligible Customer shall not claim ownership of the material. The participation of the Customer in the Campaign constitutes their consent to such use, with adequate notice, without payment or consideration.

6.5 The Organiser may require the Eligible Customer(s) to publish promotional activities of Setel on the Customer's social media accounts. By accepting the terms and conditions of this Campaign, the Eligible Customer agrees to accommodate a such request made by the Organiser.

6.6 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 Eligible Customer, and/or any party resulting from or arising out of or in connection with this Campaign or the prize given under this Campaign.

6.7 These Terms and Conditions prevail over any provisions or representations contained in any brochure or other promotional materials advertised under this Campaign.

6.8 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.

6.9 The Campaign Terms and Conditions shall be further subjected to the Setel General Terms and Conditions, which can be found at <https://www.setel.com/terms>

[End]