SETEL VENTURES SDN. BHD.

"Gempak Fuel dengan Setel" Contest

21 April 2021 to 21 July 2021

TERMS AND CONDITIONS

1.0 Organiser:

1.1 Setel Ventures Sdn. Bhd. ("Setel") is the organiser of this "Gempak Fuel dengan Setel" ("Contest").

2.0 Eligibility:

- 2.1 This Contest is open to all Setel Application ("App") users who are holding a principal or supplementary CIMB Credit Card, holding Malaysian citizenship, aged eighteen (21) and above and are residing in Malaysia subject to the following Terms and conditions ("Eligible Participant(s) and/or Participant(s)").
- 2.2 This contest is open to all Eligible Participant(s), except for the following category of person who is NOT ELIGIBLE to participate in the Contest:
 - (a) Permanent/Contract/Temporary employees of Setel
 - (b) PETRONAS Station dealers and Crew PETRONAS
 - (c) Employees of advertising and promotional agencies engaged by and/or for SETEL.
- 2.3 In the event an Eligible Participant is found to be ineligible at any point of time during or after the Contest Period as stated below, Setel reserves the right to disqualify the said Participant and to cancel/withdraw/recall any prize won by the Participant, failing which, the Participant agrees and undertakes to indemnify Setel for the costs of such prizes. Setel shall have the right to initiate any action it deems necessary against the said Participant.

3.0 Contest Period:

3.1 This contest will take place from 21st April - 21st July 2021.

4.0 Contest Mechanics:

4.1 To be eligible for the Contest, the Eligible Participants are required to use any CIMB Credit Card or CIMB PETRONAS Co-branded Credit Card on the Eligible Transaction(s) to earn contest entry(s) during the Contest Period.

List of eligible CIMB PETRONAS Co-branded Credit Cards to participate in this contest ("CIMB Co-branded Credit Card"):

1.	CIMB PETRONAS Platinum-i Credit Card
2.	CIMB PETRONAS Platinum Credit Card

List of eligible CIMB Credit Cards to participate in this contest ("CIMB Credit Card"):

1.	CIMB Islamic Platinum MasterCard
'.	Clivid Islamic Flatinum MasterCard
2.	CIMB Platinum MasterCard
3.	CIMB Visa Platinum
4.	CIMB e Credit Card
5.	CIMB Enrich Platinum MasterCard
6.	CIMB Cash Rebate Platinum MasterCard
7.	CIMB Visa Signature
8.	CIMB Visa Infinite
9.	Preferred Visa Infinite
10.	CIMB World MasterCard
11.	CIMB Enrich World MasterCard
12.	CIMB Enrich World Elite MasterCard

CIMB Co-branded Credit Card and CIMB Credit Card herein will be referred as "Eligible Credit Card".

4.2 The term Eligible Transaction(s) refers to transactions at selected Merchant Category Code ("Eligible MCC") with every spend of minimum RM30 in a single transaction performed with an Eligible Credit Card via top-up or CardTerus within the Setel App during the Contest Period.

Eligible Transactions	Eligible MCC
Transaction performed for top up	6540
Transaction performed for CardTerus	5411 and 5422

4.3 Based on the Eligible Transaction(s), the Eligible Participant(s) are entitled to the following number of contest entry(s) as stated below:

	Mechanics	Entries Received
I.	CIMB PETRONAS Platinum-i Credit Card & CIMB PETRONAS Platinum Credit card users (new & existing Setel users) on Eligible Transactions	3
II.	New-to-Setel users who register with the "c-gpak3" promo code on Eligible Transactions	3
III.	Existing Setel users that spend on Eligible Transactions	1

Every RM30 spent on top-up or CardTerus with an Eligible Credit Card will entitle a user with up to 3x contest entries depending on their eligibility.

Scenario 1: Ali, an existing Setel App user, uses CIMB PETRONAS Platinum-i Credit Card, tops up RM90 in a single transaction via the Setel App during this Contest Period, he will automatically join the Contest with 9 entries.

Scenario 2: Mak Cik Kiah, an existing Setel App user, tops up RM60 using CIMB Islamic Platinum MasterCard on the Setel App and spends it at Kedai Mesra in a single transaction during this Contest Period, she will automatically join the Contest with 2 entries.

Scenario 3: Jimmy registered on Setel App with the "c-gpak3" promo code and paid RM30 with CIMB PETRONAS Platinum-i Credit Card via CardTerus during the Contest Period, he will automatically join the Contest with 3 entries.

Scenario 4: Raju registered on Setel App with the "c-gpak3" promo code, he tops up RM60 with CIMB PETRONAS Platinum-i Credit Card but only spent RM30 to purchase fuel during the Contest Period, he will automatically join the Contest with 6 entries.

Scenario 5: Adam registered on Setel App with the "c-gpak3" promo code, he tops up RM90 using CIMB Platinum MasterCard and spends it in a single transaction, he will automatically join the Contest with 9 entries.

Scenario 6: Dominic registered on Setel App with the "c-gpak3" promo code, he tops up RM30 using a non-CIMB bank credit card and spent it in a single transaction, he is <u>NOT</u> eligible to join this Contest.

Scenario 7: Devi, an existing Setel App user, uses the CardTerus feature in Setel with CIMB e Credit Card and spent RM40 in a single transaction during the Contest Period, he will automatically join the Contest with 1 entry.

- 4.5 Based on all contest entries received, Setel will then begin to select the required number of contestants ("Shortlisted Contestants") through a randomiser system.
 Setel's decision on all matters relating to this Contest (including the selection of Shortlisted Contestants) shall be final and binding. No correspondence relating
- 4.6 Each Shortlisted Contestant will only be entitled to win one (1) prize throughout the Contest Period.

to the selection of winners will be entertained.

- 4.7 The winners' Setel account must be active when Setel grants the Setel Credit ("Prize").
- 4.8 Participants who linked their Mesra Card to their Setel account will also earn Mesra points when they spend via the Setel App.

5.0 Contest Reward

5.1 An Eligible Participant who has met the Eligible Transaction criteria shall qualify to be a Shortlisted Contestant for the Prize as stated in the table below:

Contest Month	Contest period/Spend Period	Prizes
1	21 April 2021 - 20 May 2021	2x Grand Prize Winners (RM2,000 Setel Credit each) 100x Consolation Prizes (RM30 Setel Credit each)
2	21 May 2021 - 20 June 2021	2x Grand Prize Winners (RM2,000 Setel Credit each) 100x Consolation Prizes (RM30 Setel Credit each)
3	21 June 2021 - 21 July 2021	2x Grand Prize Winners (RM2,000 Setel Credit each) 100x Consolation Prizes (RM30 Setel Credit each

6.0 Uncaptured Transactions:

- 6.1 In the event that during the Contest Period, the Participant's top-up or transaction(s) via CardTerus in their Setel account using their Eligible CIMB Credit Card are not captured for any reason whatsoever, Setel reserves the right to exclude the said transaction(s) amount from the Contest.
- 6.2 Nonetheless, Setel will on a best effort basis, endeavour to take any such steps that would enable the Eligible Participant(s) to participate in the Contest.

7.0 Miscellaneous:

- 7.1 The winners will be notified via the Setel App Inbox and announced via Setel's website at www.setel.my and Setel's Facebook and Instagram pages.
- 7.2 Prizes will be credited directly to the Winners' Setel Wallet balance within one (1) month upon notification of the winners. In the event of any delay in crediting the prize to the winner's Setel Wallet, Setel will communicate with the winners via app inbox message.
- 7.3 Every winner is entitled to only one (1) prize throughout the Contest Period.
- 7.4 Prizes for this contest will be fulfilled on a monthly basis.
- 7.5 Prizes will be awarded in the form of Setel Credit and do not have an expiry date. The Setel Credit can be used for fuel purchase, Deliver2Me and Kedai Mesra purchases with the Setel App.
- 7.6 In the event that any Contest entry or prize is awarded to a Participant who:
 - a. is not eligible for the Contest; and/or;
 - b. has committed or is suspected of committing any fraudulent or wrongful acts in relation to his/her use of Setel App.

Setel reserves the right to disqualify the said Participant from participating in the Contest and/or from receiving the prize.

- 7.7 All Prizes are non-transferable, and the Setel Wallet balances are not exchangeable for cash or any other gift items or packages.
- 7.8 By entering or participating in the Contest, Participants hereby fully and unconditionally agree and accept all terms and conditions herein contained and agree that the decisions of Setel regarding the Contest and all matters relating to or in connection thereto are final and binding and no such queries, appeals or correspondence will be entertained.
- 7.9 Setel reserves the right to cancel, shorten, extend, suspend or terminate the Contest at any time prior to the expiry of the Contest Period upon giving adequate prior notice of not less than fourteen (14) calendar days. For the avoidance of doubt, any cancellation, extension, suspension or termination of the Contest Period at any time prior to the expiry of the Contest Period shall

not entitle the Participants to claim any compensation from Setel and CIMB for any and all losses or damages suffered or incurred by the Participants as a result of the said cancellation, extension, suspension or termination. Setel and CIMB also reserve the right to amend, modify, delete or change any of the terms and conditions herein contained at any time at its absolute discretion by giving twenty one (21) calendar days' prior notice to the Eligible Participant(s) via:

- i) announcement at CIMB's website; and/or
- ii) notice at CIMB's branches; and/or
- iii) advertisement in one newspaper of CIMB's choice; and/or
- iv) by any other means of notification that CIMB may select. Continued participation in the Contest 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.
- 7.10 Setel reserves the right to use the names, addresses, photographs, information and documents of the Participants and/or winners as materials in advertisements and other forms of publicity for current and future marketing purposes from time to time without prior notice to the Participants and/or winners and the Participant and winner shall not claim ownership of the material. Participation of the Participants in the Contest constitutes their consent to such use, without further notice, payment or consideration.
- 7.11 Setel shall not be held responsible or liable for any claims of loss or damage to property or personal injury or loss of life by the Participants, winners and/or any party resulting from or arising out of or in connection with this Contest or the Prizes given under this Contest.
- 7.12 These terms and conditions prevail over any provisions or representations contained in any brochure or other promotional materials advertised under this Contest.
- 7.13 Setel is the final authority to decide on the interpretation of these Terms and conditions and as to any other matters relating to this Contest.

8.0 Personal Data

8.1 By participating in the Contest, Participants are deemed to have agreed and consented to the collection, processing, use, disclosure and retention by Setel and CIMB of your 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 and <a href="