

# **10% Cashback on Car & Motorcycle Insurance Campaign**

## **Terms & Conditions**

### **1.0 Organiser:**

Setel Ventures Sdn. Bhd. (“Organiser”) is the organiser of the “10% Cashback on Car & Motorcycle Insurance Campaign” (“Campaign”).

### **2.0 Eligibility:**

This Campaign is open to all Setel Application (“App”) users who successfully purchase a car or motorcycle insurance/takaful with Setel via the “Motor takaful & insurance” feature.

### **3.0 Campaign Period:**

Unless otherwise notified by the Organiser, the Campaign will be conducted from 1 November 2023 until 31 December 2023, (“Campaign Period”), both dates inclusive.

### **4.0 Campaign Mechanic:**

4.1 To participate in this Campaign, Participant(s) are required to open a Setel account and complete the registration process.

4.2 Participant(s) are required to purchase any motor insurance/takaful plan from 1 November 2023 until 31 December 2023, (“Campaign Period”) via Setel Application (“App”) or web feature to be eligible for the 10% cashback reward.

4.3 The cashback granted to respective Participant(s) will be applicable on the “gross premium” (before tax) as provided in the quotation summary upon checkout for the insurance payment.

4.4 Each Setel user is eligible for the cashback on every insurance or takaful policy purchased via Setel Application (“App”) during the Campaign Period.

4.5 There is no minimum spend on the insurance policy purchased by the Participant(s) to be eligible for the Campaign.

4.6 There are no Mesra points that will be given to the Participant(s) for every insurance policy purchased. Mesra points are only eligible for purchases made on fuel, Kedai Mesra, and Deliver2Me.

4.7 The cashback will be credited automatically into the respective Participant(s) Setel eWallet within THIRTY (30) business days of the insurance policy purchase.

4.8 Setel cashback received by the Participant(s) will be valid for usage and not expire, so long as the Setel account is still active.

4.9 Setel cashback can be used to purchase fuel, on Setel Pay online and offline merchants, purchase items in Kedai Mesra, parking fees, to pay for EV charging and/or on the Deliver2Me feature.

## **5.0 Miscellaneous:**

5.1 The Organiser reserves the right to make further verifications and requests for additional personal identification details and documents from the Participant(s), as well as the right to disqualify or withdraw the Participant's eligibility for the reward at any time, should there be any non-compliance to these Terms and Conditions.

5.2 By entering or participating in the Campaign, Participant(s) hereby fully and unconditionally agree and accept all the Terms and Conditions herein contained and agree 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.

5.3 In the event a Participant(s) 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 above, Setel reserves the right at its sole discretion to disqualify the said Participant(s) from participating in this campaign and to cancel/withdraw/recall any incentives granted to the Participant(s), and also the right to initiate any action it deems necessary against the said Participant(s).

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

5.5 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 acknowledgment, understanding, agreement, and acceptance of such changes in respect of the Terms and Conditions.

5.6 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 Participant(s), and/or any party resulting from or arising out of or in connection with this Campaign or the reward given under this Campaign.

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

5.8 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.

## **6.0 Personal Data:**

By entering the Campaign, Participant(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 [Setel Group Privacy Statement | Setel](#). For any enquiries, kindly email us at [hello@setel.com](mailto:hello@setel.com) or chat with us on the Setel Application.