



'10% Cashback Campaign'
From 13 November 2023, (12:00am)
to 12 January 2024, (11:59pm)
Terms & Conditions

1.0 Organiser:

'10% Cashback' ("Campaign") is organised by Setel Ventures Sdn Bhd (Setel) ("Organiser").

2.0 Eligibility:

1. This Campaign is only open to Setel users in Malaysia only.
2. Customers are able to download Setel through Google Play Store/ Huawei Store/ Apple App Store and must have a registered Setel account.
3. From 13 November 2023 to 12 January 2024 ("Campaign Period"), each customer (1 user ID) is eligible for 10% cashback for purchases made with Setel at Pasta Panas, Chatime, Tealive, Cafe Mesra, MYDIN, Bake with Yen, Village Grocer, Ben's Independent, Leisure Grocer, Pasaraya OTK, BSC Fine Foods, Redbus, PLUS, KK Mart, and OldTown White Coffee ("Participating Merchants").

3.0 Campaign Period

Unless otherwise notified by the Organiser, the Campaign will be conducted from 13 November 2023, 12:00am (GMT+8) to 12 January 2024 11:59pm (GMT+8) ("Campaign Period"), both dates inclusive.

4.0 Campaign Mechanics

In order to join this Campaign, the customer is required to register/login to his/her Setel and complete following step(s) within the Campaign Period as set out below:

1. Ensure Setel Wallet balance is sufficient as per amount that needs to be paid to the participating merchants, if otherwise, to top-up Setel Wallet.
2. Spend at participating merchants during the campaign period using Setel with a



minimum spend of RM1 and no minimum number of transactions, as long as the maximum cap has not exceeded for the particular month.

3. Cashback for transaction at participating merchant will be capped at RM5 per month for every user. This is on top of the 3% Cashback Campaign ([refer here for more](#)).
 - **Scenario:** Nadiah is a Setel user and is eligible for the 10% cashback. In November 2023, Nadiah receives:
 - i. **RM2** cashback from her purchase at Bake with Yen
 - ii. **RM2** cashback from her purchase at Tealive
 - iii. **RM1** cashback from her purchase at MYDIN
 - Therefore, Nadiah has received a total of RM5 cashback in November and will have to wait until December to be eligible for another cashback.
4. The 10% cashback will be calculated based on two separate transactions, which are:
 - 3% from the 3% Cashback Campaign capped at RM5 per month on purchases made at physical or online stores and other selected features on the Setel app ([refer here for more](#)), which also includes participating merchants from the 10% Cashback Campaign; and
 - An additional 7% from the 10% Cashback Campaign itself, capped at RM5 per month.
 - **Scenario:**
 - i. Alif has reached the maximum reward cap of RM5 for the 3% campaign, from his purchases made at merchants not listed in 10% cashback campaign
 - ii. Alif will need to wait until the following month to enjoy 3% cashback.
 - iii. Within the same month, Alif then makes another transaction at one of the 10% cashback participating merchants and is eligible to earn 7% cashback for up to RM5.
5. The 10% cashback will be credited into Setel Wallet within the campaign period after purchases made via Setel on products and services offered by the aforementioned participating merchants.
6. All cashback credited have no expiry date and remain valid for usage as long as the Setel account is still active.

5.0 Cashback

1. Cashback credited throughout the campaign period has no validity date and can be used on supported products and services after the campaign period has ended. Rewards cannot be bundled with other ongoing promotions, offers, loyalty programs, e-Vouchers and/or discounts otherwise organised by participating merchants.
2. Apart from the cashback reward, no Mesra points will be given for every successful transaction made on physical & online stores, motor insurance/ takaful, road tax, parking, auto assistance, buy & sell, and EV charging. Mesra points are only eligible for purchases made on fuel, Kedai Mesra, and Deliver2Me.

6.0 Miscellaneous

1. Cashback collected can be converted to Setel Wallet balance but are not exchangeable with e-Vouchers of other redemptions.
2. By participating in this campaign, Customers are deemed to have reviewed, read, and accepted the Terms and Conditions.
3. In the event a 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, Setel reserves the right at its sole discretion to disqualify the said customer from participating in this campaign and to cancel/ withdraw/ recall any incentives granted to the customer, and also the right to initiate any action it deems necessary against the said customer.
4. For enquiries, email us at hello@setel.com or chat with our Customer Service team on the Setel App.

7.0 Personal Data

By entering in the Campaign, Participants 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 Setel Group Privacy Statement given pursuant to Section 7 of the Personal Data Protection Act 2010, which can be viewed at www.setel.my/privacy.