



SEMUA BOLEH SETEL

10% CASHBACK CAMPAIGN (“CAMPAIGN”)

TERMS AND CONDITIONS (“CAMPAIGN TERMS”)

1.0 Campaign Organiser

Semua Boleh Setel 10% Cashback Campaign (“**Campaign**”) is organised by Setel Ventures Sdn. Bhd. (“SVSB”) (hereinafter defined as the “**Organiser**”).

2.0 Campaign Period

The Campaign will commence from 1st December 2024, 12:00 AM (GMT+8) to 31st January 2025, 11:59 PM (GMT+8) (“**Campaign Period**”), unless otherwise notified by the Organiser.

3.0 Campaign Eligibility Criteria

3.1 This Campaign is exclusively open to registered Setel App Users in Malaysia.

For individuals who do not have the Setel App or a registered account in the Setel App, you may download the app from the Apple Store, Google Play Store, or Huawei Store. Upon downloading, you must create and register an account in the Setel App.

3.2 A Setel App User shall make any purchase via the Setel App with a minimum spend of One Ringgit Malaysia (RM 1.00), with no minimum number of transactions, at these following merchants:-

- a) Guardian
- b) Lotus’s
- c) ALL IT Online
- d) Marrybrown

(hereinafter collectively referred to as the “**Participating Merchants**”),

to be eligible to receive 10% cashback for such transactions (“**Cashback Value**”). For avoidance of doubt, the Setel App User who is eligible to receive the Cashback Value shall be hereinafter referred to as an “**Eligible Setel App User**”.



- 3.3 Subject to Clause 4.0 of these Campaign Terms, the Cashback Value for each Eligible Setel App User will be **capped at Five Ringgit Malaysia (RM5.00)** per month during the Campaign Period.

4.0 Campaign Mechanism

Notwithstanding the provisions herein, Setel App Users must adhere to the following campaign mechanisms in order to qualify as an Eligible Setel App User:

- 4.1 Be a registered Setel App User;

For individuals who are not registered Setel App Users, please refer to Clause 3.1 of this Campaign Terms for instructions on how to become a Setel App User.

- 4.2 Link your debit and/or credit card to your Setel App wallet,

OR

Ensure your Setel App wallet has a sufficient balance to proceed with transactions with Participating Merchants. If the balance is insufficient, please top up your Setel App wallet with the required amount;

- 4.3 Make any transaction via the Setel App (excluding DuitNow) with a **minimum spend of One Ringgit Malaysia (RM 1.00)**, with no minimum number of transactions, at any of the Participating Merchants to qualify as an Eligible Setel App User. Only Eligible Setel App Users shall receive the Cashback Value for the transaction.

5.0 Cashback Value

- 5.1 The Eligible Setel App User shall receive the Cashback Value which is a 10% cashback from such transactions made via the Setel App, which shall cap at Five Ringgit Malaysia (RM 5.00) in any particular month during the Campaign Period.

SCENARIO: Nadiah fulfils the terms and conditions stipulated in the Campaign Eligibility Criteria and the Campaign Mechanism; qualifying her as an Eligible Setel App User and entitling her to the Cashback Value.

In December 2024, Nadiah made several transactions at Participating Merchants and received the following Cashback Value:-

- a) **RM 2.50** from a RM 25.00 transaction at Participating Merchant 1;
- b) **RM 2.00** from a RM 20.00 transaction at Participating Merchant 2; and
- c) **RM 0.50** from a RM 5.00 transaction at Participating Merchant 3;



In total, Nadiah received the maximum Cashback Value she was entitled to in December 2024 and will need to wait until 1st January 2025 when the Cashback Value resets, to be eligible for any additional cashback.

- 5.2 The Cashback Value will be credited to the user's Setel App wallet within 3 working days following transactions made via the Setel App on products and/or services offered by the Participating Merchants.
- 5.3 All credited Cashback Value shall have no expiry date and remains valid for use as long as the registered account of the Setel App User is active.
- 5.4 All credited Cashback Value may be utilised on Setel App's supported products and services subsequent to the conclusion of the Campaign at the end of the Campaign Period. The Cashback Value shall not be combined with any other ongoing promotions, offers, loyalty programs, e-Vouchers, and/or discounts organised by Participating Merchants.

6.0 PERSONAL DATA FOR SETEL APP USER

By participating in the Campaign, Setel App Users are deemed to have agreed and consented to the collection, processing, use, disclosure, and retention of their personal data by the Organiser in accordance with the Setel Group Privacy Statement, as provided pursuant to Section 7 of the Personal Data Protection Act 2010, which can be viewed at www.setel.my/privacy.

7.0 MISCELLANEOUS

- 7.1 By participating in this Campaign, Setel App Users are deemed to have reviewed, read, and agreed to the Campaign Terms detailed herein.
- 7.2 In the event a Setel App User is found to be ineligible, and/or discovered to have performed fraudulent transactions at any point during and/or after the Campaign Period, the Organiser reserves the right, at its sole discretion, to disqualify the said Setel App User from participating in this Campaign and to cancel, withdraw, and/or recall any incentives granted to the Setel App User, including but not limited to the Cashback Value. The Organiser also reserves the right to initiate any action, including legal action, as it deems necessary against the said Setel App User.
- 7.3 For any further information and/or enquiries, please email us at hello@setel.com or chat with our Customer Service team on the Setel App.

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