



GROCERIES GALORE, FUEL FOR SURE!

CAMPAIGN (“CAMPAIGN”)

TERMS AND CONDITIONS (“CAMPAIGN TERMS”)

1.0 Campaign Organiser

Groceries Galore, Fuel For Sure! Campaign (“**Campaign**”) is organised by Setel Ventures Sdn. Bhd. (“SVSB”) (hereinafter defined as the “**Organiser**”).

2.0 Campaign Period

The Campaign will commence from 28 July 2025, 12:00 AM (GMT+8) to 27 September 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 (“Setel App User(s)").
- 3.2. 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.
- 3.3. Eligible Users are entitled to receive cashback only upon successful qualifying transactions as per Clause 4.0 below.
- 3.4. Each Eligible User is limited to RM15 cashback redemption per campaign month based on the following monthly cycles:
 - 1st Cycle: 28th July to 27th August 2025
 - 2nd Cycle: 28th August to 27th September 2025

This cashback limit applies across both the Groceries Cashback Offer and the Fuel Up Bonus Cashback Offer.

- 3.5. Subject to Clause 4.0 of these Campaign Terms, the maximum cashback that can be earned by an Eligible User throughout the Campaign Period is Thirty Ringgit Malaysia (RM30.00).

4.0 Campaign Mechanism

4.1. Groceries Cashback Offer

- A Setel App User shall make any purchase via the Setel App (excluding DuitNow) with a minimum cumulative spend of One Hundred Fifty Ringgit Malaysia (RM150.00), with no minimum number of transactions, at the following merchants:-

- (a) Mydin Mohamed Holdings Berhad (MYDIN)
- (b) AEON BiG (M) Sdn. Bhd. (AEON BiG)
- (c) TF Value-Mart Sdn. Bhd. (TF Value Mart)
- (d) TFP Retail Sdn. Bhd. (Village Grocer)
- (e) Billion Group of Companies (Billion Shopping Centre)
- (f) NSK Trade City Sdn. Bhd. (NSK Trade City)
- (g) My Hero Hypermarket Sdn. Bhd. (HeroMarket)

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

to be eligible to receive Ten Ringgit Malaysia (RM10.00) 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**”.

- This offer is limited to the first 2,500 Eligible Users per campaign month, capped at 5,000 users for the full Campaign Period.

4.2. Fuel Up Bonus Cashback Offer

- Additionally, each Eligible Setel App User who completes the above shall also receive Five Ringgit Malaysia (RM5.00) cashback when they spend a minimum of RM40 cumulatively on fuel at any PETRONAS station via the Setel App (excluding DuitNow) within the same campaign month.
- This offer is limited to 1,500 Eligible Users per campaign month, capped at 3,000 users for the full Campaign Period.

- 4.3. Each Eligible Setel App User is limited to 1 redemption per campaign month throughout the Campaign Period.

5.0 Cashback Value

- 5.1. Eligible Users may receive a maximum of RM15 cashback per user per campaign month.

- **Scenario 1:** Fittri spends RM90 at AEON BiG and RM70 at Village Grocer using the Setel App in August, bringing her total grocery spend to RM160. She qualifies for RM10 cashback under the Groceries Cashback Offer. Later that month, she spends RM45 on fuel at a PETRONAS station via the Setel App, making her eligible for an additional RM5 cashback under the Fuel Up Bonus Cashback Offer.
- **Scenario 2:** Dayat spends RM160 across multiple visits to NSK Trade City and MYDIN using the Setel App in September. He qualifies for the RM10 cashback under the Groceries Cashback Offer. He later purchases RM30 worth of fuel at PETRONAS via Setel, but since his cumulative fuel spend is below RM40, he is not eligible for the additional RM5 cashback.
- **Scenario 3:** Andrew shops at HeroMarket and Billion in August using Setel, but his total grocery spend is only RM100. He also fuels up twice, RM15 and RM20, totaling RM35. As he did not meet the RM150 grocery spend, he is not eligible for either cashback reward.
- **Scenario 4:** Rahayu spends RM60 and RM50 on fuel via Setel at PETRONAS stations in August, totaling RM110. However, she did not spend at any participating grocery merchant. As the Fuel Up Bonus Cashback is only unlocked after redeeming the Groceries Cashback Offer, she is not eligible for the RM5 cashback despite exceeding the fuel spend requirement.
- **Scenario 5:** Deena spends RM90 at AEON BiG and RM100 at Village Grocer using the Setel App in August, bringing her total grocery spend to RM190. She qualifies for RM10 cashback under the Groceries Cashback Offer. Later that month, she spends RM45 on fuel at a PETRONAS station via the Setel App. Despite being eligible for an additional RM5 cashback under the Fuel Up Bonus Cashback Offer, she did not receive the cashback because the offer had been fully redeemed.

- 5.2. The Cashback Value will be credited to the Setel App User's wallet within 72 hours following qualifying transactions.
- 5.3. All credited Cashback Value shall have no expiry date and remains valid as long as the Setel App User's account 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. Cashback Value shall not be combined with any other ongoing promotions, offers, loyalty programs, e-Vouchers, and/or discounts.

6.0 Personal Data for Setel App User

By participating in the Campaign, Setel App Users agree and consent to the collection, processing, use, disclosure, and retention of their personal data by the Organiser in accordance with the Setel Privacy Statement, which can be viewed at www.setel.my/privacy.

7.0 Miscellaneous

- 7.1. By participating in this Campaign, the Setel App Users 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.
- 7.2. The Organiser reserves the right to amend, suspend, extend, or cancel the Campaign at any time with prior written notice to the Setel App Users. 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 Setel App Users to claim any compensation from the Organiser for any and all losses or damages suffered or incurred by the Setel App Users as a result of the said cancellation, extension, suspension or termination.
- 7.3. The Organiser 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 prior written 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.
- 7.4. The Organiser reserves the right, at its absolute discretion and with prior notice, to substitute any of the rewards with other items of similar or higher value. The Organiser reserves the right to determine the specifications of the rewards, and the Organiser's decision on this matter is final.
- 7.5. All costs, fees and/or expenses incurred or to be incurred by the winners in relation to the Campaign, prize giving ceremony (if any) and/ or claim of the rewards, including but not limited to transportation, accommodation, meals, personal costs and/or other costs, are the sole responsibility of the winners.
- 7.6. The Organiser reserves the right to make further verifications and requests for additional personal identification details and documents from the Setel App Users, as well as the right to disqualify or withdraw the Setel App Users' eligibility for the reward at any time, should there be any non-compliance to these Terms and Conditions.
- 7.7. The Organiser 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 Setel App Users, and/or any party resulting from or arising out of or in connection with this Campaign or the rewards given under this Campaign.
- 7.8. In the event a Setel App User is found to be ineligible and/or discovered to have performed fraudulent transactions or violates this Campaign's Terms and Conditions, at any point of time, during or after the Campaign Period, the Organiser reserves the right to:
 - disqualify the said Setel App User;
 - withhold/cancel/withdraw/recall any reward granted to the said Setel App User; and
 - initiate any action the Organiser deems necessary against the said Setel App User.

- 7.9. If a Setel App User has already used a granted reward and is later found to be ineligible due to clause 7.8 above, the said Setel App User agrees to indemnify the Organiser for the full amount of the reward.
- 7.10. Setel App Users shall not register for multiple Setel accounts for any dishonest purposes such as to gain excessive benefits or to abuse the Campaign rewards from the Setel app and/or services offered on the Setel app.
- 7.11. Any Setel App Users found to be engaging in fraudulent activity will be immediately disqualified from the Campaign. Fraudulent activity includes, but is not limited to, creating fake accounts and providing false information. The Organizer reserves the right to take further legal action against individuals involved in fraudulent behavior.
- 7.12. In the event that, during the Campaign Period, a Setel App Users' transaction is not captured for any reason whatsoever, the Organiser reserves the right to exclude such transactions from the Campaign. Notwithstanding this, the Organiser shall make reasonable efforts to address any such issues to enable Setel App Users to continue participating in the Campaign.
- 7.13. These terms and conditions prevail over any provisions or representations contained in any brochure or other promotional materials advertised under this Campaign. The Organiser is the final authority to decide on the interpretation of these terms and conditions and any other matters relating to this Campaign. For any complaints or enquiries in relation to the Campaign, email us at hello@setel.com or chat with our Customer Service team on the Setel App.