



SETEL X WATSONS WALLET PERKS CAMPAIGN (“CAMPAIGN”) TERMS AND CONDITIONS (“CAMPAIGN TERMS”)

1.0 Campaign Organiser

Setel x Watsons Wallet Perks Campaign (“**Campaign**”) is organised by Setel Ventures Sdn. Bhd. (“SVSB”) (hereinafter defined as the “**Organiser**”).

2.0 Campaign Period

The Campaign will commence from 11 July 2025, 12:00 AM (GMT+8) to 10 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 all registered Setel App users in Malaysia (“Setel App Users”).
- 3.2. Setel App Users are entitled to receive cashback only upon successful qualifying transactions as per Clause 4.0 below.
- 3.3. Each Setel App User is limited to RM10 cashback redemption per calendar month during the Campaign Period, via either the Daily Cashback Offer or the Exclusive Online Tuesday Deal, or both.
- 3.4. Subject to Clause 4.0 of these Campaign Terms, the maximum cashback that can be earned by a Setel App User throughout the Campaign Period is Twenty Ringgit Malaysia (RM20.00).

4.0 Campaign Mechanism

4.1. Daily Cashback Offer

- 4.1.1. Make a minimum spend of RM80.00 in a single transaction using Setel App, either in-store or at Watsons website or app (excluding

DuitNow), to receive RM5.00 cashback, limited to the first 6,500 Setel App Users per month.

- 4.1.2. Due to high user demand, an additional 5,513 cashback has been allocated for the second month, increasing the total cashback cap to 12,013 for that month.

4.2. Exclusive Online Tuesday Deal

- 4.2.1. Make a minimum spend of RM100.00 in a single transaction online at Watsons website or app and pay using Setel (excluding DuitNow), on any Tuesday to receive an extra RM5 cashback, limited to the first 1,625 Setel App Users per month.

5.0 Cashback Value

- 5.1. Setel App Users may receive a maximum of RM10 cashback per user per month.
- **Scenario 1:** Fittri purchased a few skincare and bodycare items from a Watsons store, totaling RM80, and paid using Setel. She is eligible for RM5 cashback as she meets the minimum spend requirement and is also among the first 6,500 customers for the month. A few days later, on the following Tuesday, she purchased more items from the Watsons website totaling RM100 and paid using Setel. Therefore, she qualifies for an additional RM5 cashback as she meets the criteria for the Exclusive Online Tuesday Deal.
 - **Scenario 2:** Dayat purchased a total of RM130 from the Watsons app and paid using Setel. However, since his purchase was not made on a Tuesday, he is only eligible for RM5 cashback.
 - **Scenario 3:** Adlina purchased a total of RM100 from the Watsons website and paid using Setel. Because she made her purchase on a Tuesday, she is eligible for a total of RM10 cashback, which includes the RM5 for meeting the minimum spend and an extra RM5 from the Exclusive Online Tuesday Deal.
 - **Scenario 4:** Liya purchased a total of RM80 from the Watsons app and paid using Setel. She is entitled to RM5 cashback as she meets the criteria for the Daily Cashback Offer, and the purchase was not made on a Tuesday. However, on the upcoming Tuesday, she made another online purchase from the Watsons website amounting to RM100, making her eligible for an additional RM5 cashback under the Exclusive Online Tuesday Deal.
- 5.2. The cashback will be credited to the Setel App User's wallet within 72 hours following the successful qualifying transactions as per Clause 4.0 above.
- 5.3. All credited cashback shall have no expiry date and remains valid as long as the Setel App User's account is active.
- 5.4. All credited cashback may be utilised on Setel App's supported products and services subsequent to the conclusion of the Campaign. cashback 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:

- 7.8.1. disqualify the said Setel App User;
 - 7.8.2. withhold/cancel/withdraw/recall any reward granted to the said Setel App User; and
 - 7.8.3. 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.