



FUEL GOOD CAMPAIGN (“CAMPAIGN”) TERMS AND CONDITIONS (“CAMPAIGN TERMS”)

1.0 Campaign Organiser

Fuel Good Campaign (“**Campaign**”) is organised by Setel Ventures Sdn. Bhd. (“SVSB”) (hereinafter defined as the “**Organiser**”).

2.0 Campaign Period

The Campaign will commence from 1 October 2025, 12:00 AM (GMT+8) to 31 December 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 Setel App Users are entitled to receive fuel cashback and shopping vouchers only upon successful qualifying transactions as per Clause 4.0 below.
- 3.4. Each eligible Setel App User is limited to RM5 fuel cashback redemption and two (2) shopping vouchers redemption per campaign month (one (1) shopping voucher bi-weekly).
- 3.5. Subject to Clause 4.0 of these Campaign Terms, an eligible Setel App User may earn a maximum fuel cashback of Fifteen Ringgit Malaysia (RM15.00) and a maximum of six (6) shopping vouchers throughout the Campaign Period.

4.0 Campaign Mechanism

4.1. Campaign A: Shop for Fuel Cashback!

- A Setel App User shall make any purchase via the Setel App (excluding DuitNow) with a minimum cumulative spend of Thirty Ringgit Malaysia (RM30.00), with no minimum number of transactions, at the following merchants:-

- (a) MYDIN (Offline only)
- (b) Emart24 (Offline only)
- (c) Tealive (Offline and online)
- (d) Guardian (Offline and online)
- (e) TGV (Online only)

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

- Subsequently, each Setel App User who fulfills the aforementioned criteria shall fuel (with no minimum spend) at any PETRONAS station via the Setel App within the corresponding campaign month to be eligible to receive a Five Ringgit Malaysia (RM5.00) cashback .

4.2. Campaign B: Fuel for Shopping Voucher!

- To qualify for a shopping voucher valued at Five Ringgit Malaysia (RM5.00), a Setel App User must fuel a minimum of Sixty Ringgit Malaysia (RM60.00) at any PETRONAS station using the Setel App, starting from 7AM onwards. The shopping vouchers provided by the Participating Merchants are granted on a first-come, first-served basis.

- 4.3. Each eligible Setel App User is limited to one (1) fuel cashback redemption and two (2) shopping vouchers redemption per campaign month throughout the Campaign Period.
- 4.4. Fuel cashback is restricted to nine thousand two hundred and seventy-one (9,271) eligible Setel App Users per campaign month, with an overall cap of twenty-seven thousand eight hundred and fourteen (27,814) eligible Setel App Users for the entire Campaign Period.
- 4.5. Shopping vouchers are limited to twenty (20) to two hundred eighty-five (285) units daily, with one thousand (1,000) to four thousand (4,000) units available bi-weekly, and are distributed on a first-come, first-served basis. The shopping vouchers provided by the Participating Merchants are randomized.

5.0 Cashback Value and Voucher Value

- 5.1. Eligible Setel App Users may receive a maximum of RM5 fuel cashback and two (2) shopping vouchers per user per campaign month (one (1) shopping voucher bi-weekly).
 - **Scenario 1:** Hanif purchased two movie tickets at TGV, totaling RM40, using Setel App. Three days subsequent to this transaction, he proceeded to refuel his vehicle at a PETRONAS station, also using Setel App. Therefore, he is eligible for a fuel cashback of RM5, having satisfied the minimum spending requirement through his retail purchase and having fueled within the same calendar month.
 - **Scenario 2:** Aleesya refueled her vehicle for RM80 at PETRONAS Kelana Jaya and was among the first few users of the day. She is therefore entitled to receive a shopping voucher.
 - **Scenario 3:** Edy spent RM100 at MYDIN. However, he did not refuel at PETRONAS after his purchase, within the same calendar month. As a result, he is not entitled to receive the RM5 fuel cashback.
 - **Scenario 4:** Sarah spent RM40 at Watsons on October 15th. However, she only refueled at PETRONAS using Setel on September 1st, prior to her purchase. She is not entitled to the fuel cashback as eligibility necessitates both spending and fueling within the same calendar month for the RM5 fuel cashback.
 - **Scenario 5:** Kennard refueled for RM60 at PETRONAS using Setel. Nevertheless, as he was not among the first few customers to refuel, he is not entitled to receive a shopping voucher, as this offer is contingent upon a first-come, first-served basis.
 - **Scenario 6:** Fittri spent RM20 at Tealive. A few days later, she fueled up at PETRONAS station using Setel. She is not entitled to get the RM5 fuel cashback as she did not meet the minimum spend requirement for her purchase, which is RM30.
- 5.2. The fuel cashback will be credited to the Setel App User's wallet within seventy-two (72) hours following the successful qualifying transactions as per Clause 4.0 above.
- 5.3. The shopping voucher shall be credited automatically to the Setel App User's wallet upon successful completion of the qualifying transactions, as outlined in Clause 4.0 above. Each voucher is subject to its individual terms and conditions.
- 5.4. All credited fuel cashback shall have no expiry date and remains valid as long as the Setel App User's account is active.
- 5.5. All shopping vouchers will have an expiry date of thirty (30) days from the date Setel App User received the voucher.
- 5.6. All credited fuel cashback may be utilised on Setel App's supported products and services subsequent to the conclusion of the Campaign. Fuel 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:
- 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.