



**'Earn 1x Mesra Rewards Point with Every RM5 Spent Campaign'
From 1 March 2024, (12:00am) to 30 November 2025, (11:59pm)
Terms & Conditions**

1.0 Organisation:

'Earn 1x Mesra Rewards Point with Every RM5 Spent' ("Campaign") is organised by Setel Ventures Sdn Bhd ("Organizer or Setel").

2.0 Eligibility:

Unless otherwise notified by Setel, the Campaign will be conducted from 1 March 2024, 12:00am (GMT+8) to 30 November 2025 11:59pm (GMT+8) ("Campaign Period"), both dates inclusive.

3.0 Campaign Period

1. This Campaign is only open to Setel users in Malaysia only ("Participant(s)").
2. Participants are able to download Setel App through Google Play Store/ Huawei Store/ Apple App Store and must have a registered Setel account.
3. Throughout the Campaign Period, each Participant (1 user ID) is eligible to receive 1x Mesra Rewards point with every RM5 spent on purchases made with Setel App at physical stores or online stores, parking, road tax, auto assistance, motor insurance, EV charging, Deliver2Me (except Kedai Mesra), Café Mesra Pick-up and car service ("Selected Features"). This Campaign does not support purchases made on/ at the following:
 - Fuel
 - DuitNow
 - Kedai Mesra & Deliver2Me Kedai Mesra

4.0 Campaign Mechanics

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

1. To be eligible for this Campaign, Participant(s) are required to ensure the Setel Wallet balance is sufficient as per the amount that needs to be paid upon checkout, if otherwise, to top up Setel Wallet.
2. To be eligible for this Campaign, Participant(s) are needed to spend on Selected Features during the Campaign Period using Setel App with a minimum spend of RM5 and no minimum number of transactions.

3. There is no cap amount for this Campaign and Participant(s) will get 1x Mesra Rewards point for every RM5 spent on Selected Features during the Campaign Period.

Scenario: Ahmad is a Setel user and is eligible to get 1x Mesra Rewards point with every RM5 he spends on Selected Features. In March 2024, Ahmad receives:

- 20x Mesra Rewards points for his RM100 purchase from MYDIN
- 2x Mesra Rewards points from his automated parking payments at Suria KLCC
- 10x Mesra Rewards points for his RM50 purchase from Village Grocer

5.0 Mesra Rewards Points

Mesra Rewards points collected will expire after three (3) years. Participants can redeem their Mesra Rewards points into their Setel Wallet within its validity period as long as the Setel account is still active. Rewards cannot be bundled with other ongoing promotions, offers, loyalty programs, e-Vouchers and/or discounts otherwise organised by participating merchants.

6.0 Miscellaneous

1. Mesra Rewards points collected can be converted to Setel Wallet balance but are not exchangeable with e-Vouchers of other redemptions.
2. By entering or participating in the Campaign, Participants 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.
3. The Organiser reserves the right to amend, suspend, extend, or cancel the Campaign at any time with prior written notice to the Participants. 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 Participants to claim any compensation from the Organiser for any and all losses or damages suffered or incurred by the Participants as a result of the said cancellation, extension, suspension or termination.
4. 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.
5. 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.
6. The Organiser reserves the right to make further verifications and requests for additional personal identification details and documents from the Participants, as well as the right to disqualify or withdraw the Participant's eligibility for the reward at any time, should there be any non-compliance to these Terms and Conditions.



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 Participants, and/or any party resulting from or arising out of or in connection with this Campaign or the rewards given under this Campaign.
8. In the event a Participant 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:
 - 8.1 disqualify the said Participant;
 - 8.2 withhold/cancel/withdraw/recall any reward granted to the said Participant; and
 - 8.3 initiate any action the Organiser deems necessary against the said Participant.
9. If a Participant has already used a granted reward and is later found to be ineligible due to clause 8 above, the said Participant agrees to indemnify the Organiser for the full amount of the reward.
10. Participants 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.
11. Any Participant 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.
12. In the event that, during the Campaign Period, a Participant's 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 Participants to continue participating in the Campaign.
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.
14. 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.

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.