



Fuel & Win Campaign 2025

From 15 October 2025 [12:00am] to 15 December 2025 [11:59pm]

Terms & Conditions

1.0 Organiser

- 1.1 Setel Ventures Sdn. Bhd. ("Organiser" or "Setel") is the organiser of the "Fuel & Win" Campaign ("Campaign").

2.0 Campaign Period

- 2.1 This Campaign will run from **15 October 2025 (12:00AM) to 15 December 2025 (11:59PM)** ("Campaign Period").

3.0 Eligibility

- 3.1 The Campaign is open to all Setel users residing in Malaysia who:
- 3.1.1 Are aged sixteen (16) and above;
 - 3.1.2 Have completed their account verification also known as electronic Know Your Customer (eKYC) verification in the Setel App; and
 - 3.1.3 Perform eligible fuel transactions during the Campaign Period;
- hereinafter referred to as "Participant(s)".
- 3.2 Existing verified users are automatically eligible to participate. Users who have not completed eKYC must do so before participating in this Campaign.
- 3.3 Employees of Setel and PETRONAS Dagangan Berhad (PDB), as well as their immediate family members, may participate but are not eligible to win prizes.

4.0 Campaign Mechanics

- 4.1 Participants will earn entries into the Campaign through the following paths:
- 4.1.1 **Spend Path:** Every accumulative RM20 fuel spend = 1 entry.
 - 4.1.2 **Frequency Path:** Every 4x fuel transactions of RM5 or more each within the same month = 1 entry.
 - 4.1.3 **Bonus Path:** If a Participant achieves both Spend and Frequency paths in the same month = 2 bonus entries.
- 4.2 Entries will reset at the end of each campaign cycle. Entries from the first cycle do not carry over to the second cycle. Cycle period is as follows:

First cycle	15 October 2025 - 15 November 2025
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4.3 Fuel purchases made via the Setel App are eligible for the following fuel types:

- Primax 95 with Pro-Drive
- Primax 97 with Pro-Race
- Dynamic Diesel Euro 5

4.4 Any non-fuel transactions will not earn entries.

4.5 Each verified Participant may earn multiple entries but can only win once throughout the Campaign Period. Winners of the first cycle are not eligible to win in the second cycle.

5.0 Campaign Prizes

5.1 A total prize pool of RM50,000 is allocated for this Campaign.

5.2 Prizes will be distributed monthly as follows (RM25,000 per month):

5.2.1 1x RM2,000 Setel Credit

5.2.2 10x RM500 Setel Credit

5.2.3 100x RM100 Setel Credit

5.2.4 300x RM20 Setel Credit

5.2.5 200x RM10 Setel Credit

5.3 611 winners will be selected each month, from 15 October 2025 to 15 December 2025 (1,222 winners in total).

5.4 Prizes are non-transferable and cannot be exchanged for cash, credit, or other items. Setel reserves the right to substitute prizes with items of equal or greater value.

6.0 Winners Selection

6.1 Winners will be selected by random draw from the pool of eligible entries.

6.2 A selection process to determine the winners from the shortlisted Participants will be conducted, witnessed, and recorded by the appointed Setel representative to ensure fairness and transparency.

6.3 Winners will be announced via:

6.3.1 Setel App inbox notification;

6.3.2 Official Setel website (www.setel.com); and



6.3.3 Setel's official social media channels.

6.4 Winners will be announced 14 working days after each cycle as follows:

First cycle	After 15 November 2025
Second cycle	After 15 December 2025

6.5 Each winner will only be eligible for one prize across the entire Campaign.

7.0 Prize Fulfillment

- 7.1 Cash prizes will be credited to the winners' Setel Wallets within twenty-one (21) working days after the announcement.
- 7.2 Winners must ensure their Setel Wallets are active and not exceeding the wallet limit.
- 7.3 In the event that Setel attempts to contact the potential winner(s) by phone but is unable to reach them for any reason, including but not limited to being out of coverage, unanswered, or out of service, Setel will make up to three (3) additional attempts. If all attempts are unsuccessful, Setel reserves the right to select another potential winner, whereby the selection process will be repeated until a winner is successfully identified.

8.0 General Terms

- 8.1 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.
- 8.2 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.
- 8.3 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.
- 8.4 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.

- 8.5 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.
- 8.6 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.
- 8.7 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.
- 8.8 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:
 - 8.8.1 disqualify the said Participant;
 - 8.8.2 withhold/cancel/withdraw/recall any reward granted to the said Participant; and
 - 8.8.3 initiate any action the Organiser deems necessary against the said Participant.
- 8.9 If a Participant has already used a granted reward and is later found to be ineligible due to clause 8.8 above, the said Participant agrees to indemnify the Organiser for the full amount of the reward.
- 8.10 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.
- 8.11 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.
- 8.12 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.



- 8.13 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.

9.0 Personal Data

- 9.1 By entering into the Campaign, Participants are deemed to have agreed and consented to the collection, processing, use, disclosure, and retention by the Organiser of their personal data in the manner as set out in the Personal Data Notice given pursuant to Section 7 of the Personal Data Protection Act 2010, which can be viewed at www.setel.my/privacy.