



INSURANCE YEAR END SPECIAL CAMPAIGN TERMS AND CONDITIONS

1.0 Organiser:

1.1 Setel Ventures Sdn. Bhd. ("the Organiser or Setel") is the organiser of the "Insurance Year End Special Campaign" ("Campaign"). The following terms and conditions shall apply in respect of the Campaign. By participating in the Campaign, you agree to be bound by these terms and conditions hereunder, including any amendments made from time to time, without limitation or qualification ("Terms and Conditions").

2.0 Campaign Period:

2.1 Unless otherwise notified by the Organiser, the Campaign will be conducted from 17 October 2025, 12:00 am (GMT+8) to 31 December 2025, 11:59 pm (GMT+8) ("Campaign Period"), both dates inclusive.

3.0 Eligibility:

3.1 This Campaign is available for selected Setel Application ("App") users who successfully purchase car or motorcycle takaful/insurance with Setel via the "Motor takaful & insurance" feature during the Campaign Period ("Participants").

3.2 Participants must have a valid and active Setel account throughout the Campaign Period and during cashback and lucky draw prize fulfilment to be eligible.

3.3 The following persons are NOT ELIGIBLE to participate in the lucky draw:

- a) Permanent/contract employees of the PETRONAS Group of companies, including PDB, MRCSB, Setel, and PLMM and their immediate family members, specifically their respective fathers, stepfathers, mothers, stepmothers, siblings, spouses, children, stepchildren, and including adoptive relationships;
- b) PETRONAS Station dealers, Crew PETRONAS and their immediate family members, specifically their respective fathers, stepfathers, mothers, stepmothers, siblings, spouses, children, stepchildren, and including adoptive relationships; and
- c) Employees of third-party service providers of the Organiser (including without limitation to their advertising agencies, suppliers etc.), their permanent and/or contract employees, and their immediate family members specifically their respective fathers, stepfathers, mothers, stepmothers, siblings, spouses, children, stepchildren, and including adoptive relationships.



3.4 Participants who have previously purchased or renewed motor insurance policy via the Setel App prior to the Campaign Period, and subsequently renewed their policy again during the Campaign Period shall be considered and referred to as “Returning Customers” and will be entitled to additional rewards as specified below in clause 4.3

3.5 Setel reserves the right to verify users’ eligibility at any stage and may disqualify any Participant who fails to comply with these Terms and Conditions.

4.0 Campaign Mechanic:

4.1 To be eligible and participate in the Campaign, Participants must possess a valid Setel account. Participants who wish to participate in the Campaign but do not have an existing account are required to download the Setel App from the Apple App Store, Google Play Store, or Huawei AppGallery, and register for a valid Setel account.

Random Cashback Reward

4.2 Participants are required to purchase any motor takaful/insurance plan via the Setel App or web feature to be entitled to receive random cashback credited to their Setel Wallet throughout the Campaign Period.

4.3 The random cashback amount will range from a minimum of RM10 to a maximum value of RM80, awarded on a first-come, first-served basis, while the cashback allocation lasts. The random cashback amount is determined automatically and at the sole discretion of Setel, and cannot be exchanged or transferred.

Returning Customer Rewards

4.4 Returning Customers will also be entitled to the following rewards:

i. RM10 Car Battery Replacement Cashback

- Returning Customers who subsequently purchase a car battery replacement through Setel (minimum spend of RM100) before 31 July 2026 will receive a RM10 cashback.
- The RM10 cashback will be credited automatically to the user’s Setel Wallet upon successful completion of the car battery replacement purchase.
- Each eligible user is entitled to one (1) cashback offer throughout the Campaign Period.



ii. RM50 Car Service Cashback

- Returning Customers who subsequently book an appointment, perform car service, and pay using Setel at participating PETRONAS AutoExpert outlets (minimum spend of RM250) before 31 July 2026, will receive RM50 cashback.
- The RM50 cashback will be credited automatically to the user's Setel Wallet upon successful completion of the car service transactions at participating PETRONAS AutoExpert outlet.
- Each eligible user is entitled to one (1) cashback offer throughout the Campaign Period.

iii. RM15 Road Tax cashback

- Returning Customers who subsequently renew road tax on Setel app before 31 December 2025, will receive RM15 cashback.
- The RM15 cashback will be credited automatically to the user's Setel Wallet upon successful completion of road tax renewal purchase via Setel App.
- Each eligible user is entitled to one (1) cashback offer throughout the Campaign Period.

Scenario Example:

Liyana is a Returning Customer who previously purchased a motor insurance policy via the Setel App 17 October 2025. She is eligible for the following rewards:

i. Random cashback – Liyana will be entitled to receive random cashback credited to her Setel Wallet for any motor takaful/insurance purchase made during the Campaign Period, on a first-come, first-served basis, while cashback allocation lasts; and

ii. RM10 Car Battery Replacement Cashback Offer – After renewing her motor insurance during the Campaign Period and subsequently purchasing a car battery replacement through Setel with a minimum spend of RM100 before 31 July 2026, Liyana will be entitled to receive a RM10 cashback. She is entitled to one (1) cashback offer throughout the Campaign Period; OR

iii. RM50 Car Service Cashback Offer – After renewing her motor insurance during the Campaign Period and subsequently book an appointment, perform car service, and pay using Setel at participating PETRONAS AutoExpert outlets with a minimum spend of RM250 before 31 July 2026, will receive RM50 cashback. She is entitled to one (1) cashback offer throughout the Campaign Period; OR



iv. RM15 Road Tax cashback – After renewing her motor insurance during the Campaign Period and subsequently renew road tax on Setel app before 31 December 2025, will receive RM15 cashback. She is entitled to one (1) cashback offer throughout the Campaign Period; AND

v. Lucky Draw Rewards – By renewing her motor insurance during the Campaign Period, Liyana will also be eligible to earn one (1) entry into the Campaign's Lucky Draw. She may win only once throughout the Campaign Period, regardless of the number of entries earned.

Lucky Draw

4.5 All Participants who successfully purchase or renew a motor takaful/insurance plan via the Setel App during the Campaign Period will automatically receive one (1) entry into the lucky draw.

4.6 To qualify for the lucky draw, Participants must renew or purchase motor insurance via Setel and post on social media tagging Setel and hashtag #SetelJelInsurans during the Campaign Period. Shortlisting will be based on verified spending and valid post submission.

4.7 Phase 1 prizes (for motor insurance renewal from 16 Oct - 14 Nov 2025):

- 1 × unit of Apple AirPods Pro (3rd Generation)
- 1 × unit of Apple Watch SE (3rd Generation)
- 5 × sets of Setel Limited Edition Merchandise containing fridge magnet, microfiber cloth, shopping tote bag and motorcycle phone holder.

4.8 Phase 2 prizes (for motor insurance renewal from 15 Nov - 31 Dec 2025):

- 2 × units of Apple AirPods Pro (3rd Generation)
- 1 × unit Nintendo Switch 2
- 1 × unit of Playstation 5 Digital Console Slim
- 10 × sets of Setel Limited Edition Merchandise
- 3 × unit of Stanley The Clean Slate Quencher H2.0 FlowState™ | 40 OZ Tumblers
- 3 × units of Montigo Limited edition Wildflower Field Sense Coffee Cup Large
- 1 × unit of Mercedes - AMG PETRONAS Formula One Team Driver Cap
- 1 × unit of Mercedes - AMG Formula One Team Baseball Cap Lightweight Metal Badge

4.9 In the event that any item listed becomes unavailable due to unforeseen circumstances or any other reason, Setel reserves the right to substitute the unavailable item with a similar item of equal or greater value. Setel will make reasonable efforts to notify the concerned party about any substitutions.

4.10 Random cashback will be credited automatically into the respective Participant(s) Setel Wallet within THIRTY (30) business days of the insurance policy



purchase. Cashback received by the Participant(s) will be valid for usage and will not expire, so long as the Setel account is still active.

4.11 Setel cashback can be used to purchase fuel, Setel Pay online and offline merchants, purchase items in Kedai Mesra, pay parking fees, EV charging, and/or on the Deliver2Me (except Kedai Mesra) feature.

5.0 Winner Selection Process

5.1 The winners will be announced via Setel's App inbox, push notification, social media platforms (Instagram, Facebook, X and Threads) and campaign promo page at setel.com/promotions/insurance-year-end-special, where their names and the last four digits of winners' phone numbers will be disclosed.

5.2 Participants will be shortlisted by Setel based on motor insurance spending and verification of the required social media post/tag as part of the campaign participation criteria.

5.3 A selection process via a computerised selection system (witnessed and recorded by the appointed Setel representatives) will be held to select winners from the shortlisted Participants.

5.4 The potential winner(s) will then be contacted via phone call by Setel's team for identity verification to be qualified to win their prizes.

5.5 Failure to answer the phone call will result in the prizes not being granted, and other potential winner(s) will be contacted. The process will be repeated until an eligible winner has been identified. Setel's decision on all matters relating to this Campaign (including the selection of winners) shall be final and binding. No enquiries on winners' selection will be entertained.

5.6 In the event that Setel's team to contact the potential winner(s) by phone and is unable to get through to the potential winner(s) due to any reason whatsoever such as the call being out of coverage, unanswered or out of service, Setel will then make another three (3) attempts to contact the potential winner(s). Where such attempts are unsuccessful, Setel hereby reserves the right to select the potential winner where the same process of selecting the winner will be repeated until a winner is identified.

5.7 Participants are required to ensure that the mobile number used to participate in the Campaign is registered under their own name with a valid NRIC number. Participants who do not meet these requirements will be disqualified and will not be eligible to be in the running for the Campaign lucky draw prizes.

5.8 Each participant will only be entitled to win one (1) lucky draw prize throughout the Campaign Period.



5.9 Winners will be notified via Setel's website or through other official communication channels. All tangible prizes must be collected at Setel's headquarters on the designated prize-giving day, which will be held within thirty (30) working days after the Campaign Period ends.

5.10 Winners who are unable to attend may authorize a representative to collect the prize on their behalf, provided that the representative presents a signed authorization letter and a copy of the winner's identification card (IC). Both winners and representatives are required to present a valid IC for verification and sign the acknowledgment or declaration form upon collection.

5.11 In the event of any delay in prize fulfillment, Setel will communicate with the winners via email or the registered mobile number. Prizes are non-transferable and cannot be exchanged for cash or other items. Failure to collect the prize within the stipulated period, either personally or through an authorized representative, will result in forfeiture of the prize and selection of another winner.

6.0 Miscellaneous:

6.1 The Organiser reserves the right to make further verifications and requests for additional personal identification details and documents from the Participant(s), 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.

6.2 By entering or participating in the Campaign, Participant(s) 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.

6.3 In the event a Participant(s) is found to be ineligible, and/or discovered to have performed fraud transactions or violates this Campaign's Terms and Conditions at any point of time during or after the Campaign Period, Setel reserves the right to:

6.3.1 disqualify the said Participant(s) from participating in this Campaign;

6.3.2 cancel/withdraw/recall any reward granted to the Participant(s);

6.3.3 initiate any action the Organiser deems necessary against the said Participant(s).

6.4 If a Participant has already received the reward and is later found to be ineligible due to clause 6.3 above, the said Participant agrees to indemnify the Organiser for the full amount of the reward.

6.5 The Organiser reserves the right to cancel, shorten, extend, suspend, or terminate the Campaign at any time before the expiry of the Campaign Period with prior notice to the Participant(s). For the avoidance of doubt, any cancellation, extension, suspension, or termination of the Campaign Period at any time before the



expiry of the Campaign Period shall not entitle the Participant(s) to claim any compensation from the Organiser for any losses or damages suffered or incurred by the Participant(s) as a result of the said cancellation, extension, suspension or termination.

6.6 The Organiser also 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 adequate 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.

6.7 The Organiser shall not be held responsible or liable for any claim of loss or damage to property or personal injury or loss of life by the Participant(s), and/or any party resulting from or arising out of or in connection with this Campaign or the reward given under this Campaign.

6.8 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.

6.9 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 Organiser reserves the right to take further legal action against individuals involved in fraudulent behavior.

6.10 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 as to any other matters relating to this Campaign.

6.11 For any complaints or enquiries, email us at hello@setel.com or chat with our Customer Service team on the Setel App.

7.0 Personal Data:

By entering the Campaign, Participant(s) 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 according to Section 7 of the Personal Data Protection Act 2010, which can be viewed at [Setel Group Privacy Statement](#).