



SETEL X PAYNET TOP UP & WIN CAMPAIGN (“CAMPAIGN”) TERMS AND CONDITIONS (“CAMPAIGN TERMS”)

1.0 Campaign Organiser

Top Up & Win Campaign (“**Campaign**”) is organised by Setel Ventures Sdn. Bhd. (“SVSB or “Organiser”) in collaboration with Payments Network Malaysia Sdn Bhd (“PayNet”).

2.0 Campaign Period

The Campaign will commence from 1 November 2025, 12:00 AM (GMT+8) to 31 January 2026, 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 earn a lucky draw and/or a grand prize draw, as well as 10% cashback only upon successful qualifying transactions as per Clause 4.0 below.
- 3.4. Each eligible Setel App User is limited to RM15 cashback (RM5 per user per month) with a reward limit of RM334,778 throughout the Campaign - whichever is exhausted first.

4.0 Campaign Mechanism

- 4.1. Step 1: A Setel App User shall top up a minimum of RM50 via FPX into their Setel Wallet.

- 4.2. Step 2: A Setel App User shall spend using Setel DuitNow QR to earn 10% cashback (no min. spend), capped at RM15 (RM5 per user per month) with a reward limit of RM334,778 throughout the Campaign - whichever is exhausted first.
- 4.3. To qualify for one grand prize draw entry, a Setel App User must top up their Setel Wallet with a cumulative total of RM250 via FPX during the Campaign Period. Setel App Users are permitted to make multiple top-ups, with each cumulative RM250 contributing to additional grand prize draw entries.
- 4.4. A Setel App User who tops up a minimum of RM50 using FPX will receive one entry into the lucky draw. Setel App Users may make multiple top-ups (minimum RM50 per top-up) to accumulate additional lucky draw entries.
- 4.5. Setel App User is not allowed to use DuitNow Peer-to-Peer (P2P) transfer, and transfer to their own merchant within the Campaign Period. Doing so will disqualify the Setel App User from receiving the lucky draw prizes entry, grand prizes draw entry and the 10% cashback.
- 4.6. Entries for the monthly lucky draw will be reset to zero at the start of each new month and will not be carried forward or accumulated.
- 4.7. Similarly, entries for the weekly lucky draw prizes will be reset to zero at the commencement of each new week.
- 4.8. Entries shall only be accumulated for grand prize draw eligibility throughout the Campaign Period.

5.0 Cashback Value and Lucky Draw Prizes Value

- 5.1. Eligible Setel App Users may earn 1 entry for lucky draw prize after topping up min RM50 via FPX into their Setel Wallet.
- 5.2. Eligible Setel App Users may receive a 10% cashback (no min. spend) capped at RM15 throughout the Campaign Period (RM5 per user per month), when they spend using Setel DuitNow QR after topping up RM50 via FPX into their Setel Wallet.
- 5.3. Eligible Setel App Users may earn 1 entry for grand prize draw after topping up a cumulative RM250 via FPX into their Setel Wallet.

Tier	Draw Period	Prize	Total Units
Grand Prize Draw	End of Campaign	Vespa Primavera 150	1
		Yamaha Y15ZR	1
		Honda RS150R	1

Lucky Draw Prize	Monthly	iPhone 17	3 (1 unit per month)
	Weekly	RM200 Setel Credits	120 (10 units per week)
	Weekly	RM100 Setel Credits	120 (10 units per week)
10% Cashback, capped at RM15 per user throughout Campaign Period	Daily	10% cashback, capped at RM5 per user per month	22,319

**Prizes are subject to change, and visuals are for illustrative purposes only. Setel reserves the right to select the color and model of prizes, provided they retain equivalent value.*

- **Scenario 1:** Aisyah topped up RM50 into her Setel Wallet via FPX. Later, she used Setel DuitNow QR to pay for her groceries, earning 10% cashback. Since her top-up met the minimum RM50 requirement, she also received 1 lucky draw entry.
 - **Scenario 2:** Ravi topped up RM250 cumulatively into his Setel Wallet across five RM50 top-ups using FPX. Afterward, he spent at a café using Setel DuitNow QR and received 10% cashback. By reaching RM250, Ravi earned 1 grand prize draw entry along with 5 lucky draw entries.
 - **Scenario 3:** Mei Ling topped up RM500 into her Setel Wallet (2x RM250) using FPX. She later used Setel DuitNow QR at multiple stores and hit the RM15 cashback cap. By doing so, Mei Ling qualified for 2 grand prize draw entries and 10 lucky draw entries.
 - **Scenario 4:** Hanif topped up RM30 into his Setel Wallet via FPX and spent at a convenience store using Setel DuitNow QR. Therefore, he was not eligible for any lucky draw entry nor the 10% cashback since the minimum top-up requirement of RM50 was not met.
 - **Scenario 5:** Farah topped up RM50 into her Setel Wallet via credit card and spent using Setel DuitNow QR. She was not eligible for the lucky draw nor the 10% cashback as only FPX top-ups qualified.
 - **Scenario 6:** Daniel topped up RM100 into his Setel Wallet via FPX but did not spend using Setel DuitNow QR throughout the Campaign. As a result, he was eligible for lucky draw entries but missed out on cashback rewards since no QR spend was made.
- 5.4. The 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.
- 5.5. All credited cashback shall have no expiry date and remains valid as long as the Setel App User's account is active.
- 5.6. All credited 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.

- 5.7. Weekly winners will be announced seven (7) working days after the end of each week via Setel's official social media channels and Setel app inbox. The full winner list will be available on the Setel website.
- 5.8. The weekly Setel Credits will be credited to the Participant's Setel Wallet within fourteen (14) working days after the winner's announcement.
- 5.9. Monthly winners will be announced seven (7) working days after the end of each month via Setel's official social media channels and Setel app inbox. The full winner list will be available on the Setel website.
- 5.10. The grand prize winners will be announced seven (7) working days after the end of Campaign Period via Setel's official social media channels and Setel app inbox. The full winner list will be available on the Setel website.
- 5.11. Setel App Users who have been selected as weekly or monthly lucky draw prize winners will no longer have their entries considered for subsequent weekly or monthly lucky draw prizes but will remain eligible for the grand prize.
- 5.12. The monthly lucky draw prizes and grand prizes will be fulfilled to the winners within three (3) months after the Campaign has concluded.

6.0 Winners Selection Process

- 6.1. Monthly and grand prize winners will be selected based on the number of entries accumulated at random.
- 6.2. Weekly winners will also be chosen at random from Setel App Users who top up min RM50 via FPX into their Setel wallet.
- 6.3. A selection process, witnessed and recorded by the appointed Setel representative, will be conducted to determine the winners from the shortlisted Setel App Users.
- 6.4. 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.

7.0 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.

8.0 Miscellaneous

- 8.1. 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.
- 8.2. 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.
- 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 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.
- 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 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.
- 8.8. 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.
- 8.9. If a Setel App User has already used a granted reward and is later found to be ineligible due to clause 8.8 above, the said Setel App User agrees to indemnify the Organiser for the full amount of the reward.
- 8.10. 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.
- 8.11. 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.
- 8.12. 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.
- 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.