



BUDI95 BONANZA CAMPAIGN (“CAMPAIGN”) TERMS AND CONDITIONS (“CAMPAIGN TERMS”)

1.0 Campaign Organiser

BUDI95 Bonanza Campaign (“**Campaign**”) is organised by Setel Ventures Sdn. Bhd. (“SVSB”) (hereinafter defined as the “**Organiser**”).

2.0 Campaign Period

The Campaign will commence from 5 December 2025, 6:00 PM (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 100% cashback only upon successful qualifying transactions as per Clause 4.0 below.
- 3.4. Each eligible Setel App User is limited to RM10 cashback redemption per Campaign month.
- 3.5. Subject to Clause 4.0 of these Campaign Terms, an eligible Setel App User may earn a maximum cashback of Ten Ringgit Malaysia (RM10.00) throughout the Campaign Period.

4.0 Campaign Mechanism

- 4.1. During the Campaign Period, a Setel App User who performs the following actions shall be eligible to receive a cashback reward:
 - (a) fuels RON95 a cumulative amount of Ringgit Malaysia Twenty (RM20.00) or more via the Setel App; and
 - (b) subsequently performs at least one (1) transaction either by:
 - (i) spending at any of Setel's Open Wallet merchants (**excluding** Kedai Mesra and DuitNow); or
 - (ii) making a parking payment via the Setel App; within the same Campaign month (with no minimum spend required).
- 4.2. Eligible Setel App Users shall receive a 100% cashback, capped at Ringgit Malaysia Ten (RM10.00) per Setel App User per Campaign month.
- 4.3. The cashback is limited to a maximum of two (2) transactions per Setel App User per month, with a cap of Ringgit Malaysia Five (RM5.00) cashback per transaction.
- 4.4. Setel App Users who utilize the Family Wallet feature for fuelling transactions are not eligible for the cashback under this Campaign.
- 4.5. Cashback is restricted to Forty-eight Thousand, Three Hundred and Sixty-seven Ringgit Malaysia (RM48,367.00) for November 2025 and Three hundred Fifteen Thousand, Seven Hundred and Thirty-five Ringgit Malaysia (RM315,735) for the month of December 2025.

5.0 Cashback Value

- 5.1. Eligible Setel App Users may receive a maximum of RM10 cashback per user per campaign month.
 - **Scenario 1:** Ahmad fuelled RM30 at PETRONAS via Setel. He then uses Setel for parking and pays RM3. The next day, he paid using Setel for his spending at Guardian amounting to RM10. Therefore, he is eligible to get RM3 cashback for his first transaction for parking, and another RM5 cashback for the second transaction for Open Wallet spending.
 - **Scenario 2:** Siti fuelled RM15 via Setel and then made several transactions using Setel amounting to RM10 and RM5 each. She is not eligible to receive cashback as she did not fuel a cumulative of RM20, the entry requirement to earn the cashback.
 - **Scenario 3:** Lina fuelled a cumulative of RM20 via Setel and then purchased with Setel amounting to RM5. She is eligible to receive 100% cashback, valued at RM5 for her transaction. The next month, she transacted at Watsons amounting to RM50. She is not eligible to receive cashback for the new month as the new calendar month requires new fuelling as the entry requirement for the campaign cashback.

- **Scenario 4:** Hadi fuelled RM49 via Setel. He then transacted at MYDIN amounting to RM30 and then transacted again at Tealive amounting to RM20. He is eligible to receive 100% cashback for both transactions, valued at RM5 each as the cashback is capped at RM5 per transaction.
- 5.2. The cashback will be credited to the Setel App User's wallet automatically following the successful qualifying transactions as per Clause 4.0 above.
 - 5.3. All credited cashback shall have no expiry date and remains valid as long as the Setel App User's account is active.
 - 5.4. All credited cashback may be utilised on Setel App's supported products and services subsequent to the conclusion of the Campaign. Cashback shall not be combined with any other ongoing promotions, offers, loyalty programs, e-vouchers, and/or discounts.

6.0 Miscellaneous

- 6.1. 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.
- 6.2. 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.
- 6.3. 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.
- 6.4. 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.
- 6.5. 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.
- 6.6. 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.

- 6.7. 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.
- 6.8. 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.
- 6.9. If a Setel App User has already used a granted reward and is later found to be ineligible due to clause 6.8 above, the said Setel App User agrees to indemnify the Organiser for the full amount of the reward.
- 6.10. 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.
- 6.11. 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.
- 6.12. 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.
- 6.13. 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.

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.