



SETEL JE! SENANGNYA CAMPAIGN (“CAMPAIGN”) TERMS AND CONDITIONS (“CAMPAIGN TERMS”)

1.0 Campaign Organiser

Setel je! Senangnya Campaign (“Campaign”) is organised by Setel Ventures Sdn. Bhd. (“SVSB” or “Organiser”).

2.0 Campaign Period

The Campaign will commence from **1 December 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 open to **“New Setel App User(s)”** and **“Existing Setel App User(s)”** (hereinafter defined in clause 4.1 and 4.2 below), aged sixteen (16) and above and currently residing in Malaysia, subject to these Terms and Conditions (hereinafter shall collectively be referred to as “Setel App User(s)”).
- 3.2. 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 Mechanism

- 4.1. New Setel App User(s) refers to individuals who do not have the Setel App or a registered account in the Setel App. New Setel App User(s) may download the app from the Apple Store, Google Play Store, or Huawei Store. Upon downloading, they must create, register an account in the Setel App, and complete their account verification (e-KYC).
- 4.2. Meanwhile, Existing Setel App User(s) refers to individuals who have the Setel App or a registered Setel account.

- 4.3. For the avoidance of doubt, only individuals who register a new Setel App account ("New Setel App Users") during the relevant period(s) specified shall be eligible for the RM10 instant Setel Credit, subject to the terms below.

- i. New Setel App Users who register **without** applying any code during the period from 21 January 2026, 12:00 AM (GMT+8) to 31 January 2026, 11:59 PM (GMT+8) ("No C-Code Period") and complete account verification shall be entitled to receive **RM10 Setel Credit, credited instantly** to their Setel Wallet, subject to Clause 4.4(i).

- 4.4. **New Setel App Users** may earn Mesra Rewards points and/or entries into the Campaign through the following qualifying paths:

i. Spend Path

- a) New Setel App Users who register **without** applying any code during the No c-code Period and qualify under Clause 4.3.(i) must:
 - i. complete account verification; and
 - ii. complete the first fuel transaction within three (3) days from the registration date; and
 - iii. subsequent to the first fuel transaction, accumulate a total of RM40 on fuel within seven (7) days from the first fuel transaction to be eligible to receive:
 - Three (3) Campaign entries; and
 - Two hundred (200) Mesra Rewards points.

ii. Linking Card Path

- (a) New Setel App Users who link **any debit or credit card** as a payment method in the Setel App will receive **a one-time reward of one hundred (100) Mesra Rewards points**.
- (b) For New Setel App Users who link the **PETRONAS co-brand card**, they may also enjoy up to **5x Mesra Rewards points upon fueling** throughout the campaign period on a first-come-first-serve basis. ***For Hero users, they can get 5x Mesra Rewards points, meanwhile Explorer users can get 4x Mesra Rewards points and Junior users can get 3.5x Mesra Rewards points.***

iii. Frequency Path:

New Setel App Users may also earn entries based on fuelling frequency or eligible spend as follows:

- (a) Four (4) entries for consecutive fuelling without using One-tap fuelling (OTF);
- (b) Six (6) entries for consecutive fuelling with OTF; or
- (c) Eight (8) entries for completing eligible spend on other Setel features including, but not limited to, purchases made via the Setel App at physical or online stores, Kedai Mesra, parking,

road tax, auto assistance, motor insurance, EV charging, Café Mesra, car services and DuitNow.

- 4.5. **Existing Setel App Users** may earn Mesra Rewards points and/or entries into the Campaign through the following qualifying paths:

i. **Linking Card Path:**

- (a) Existing Setel App Users who link any debit or credit card as a payment method in the Setel App will receive one hundred (100) Mesra Rewards points.
- (b) For Existing Setel App Users who link the PETRONAS co-brand card, they may also enjoy up to 5x Mesra Rewards points upon fuelling. For **Hero users**, they can get 5x Mesra Rewards points, meanwhile **Explorer users** can get 4x Mesra Rewards points and **Junior users** can get 3.5x Mesra Rewards points.

ii. **Frequency Path:**

Existing Setel Users may also earn Campaign entries based on their fuelling behaviour or eligible spend as follows:

- (a) Four (4) entries for consecutive fuelling **without using OTF**;
- (b) Six (6) entries for consecutive fuelling **with OTF**; or
- (c) Eight (8) entries for completing eligible spend on other Setel features including purchases made via the Setel App at physical stores or online stores, Kedai Mesra, parking, road tax, auto assistance, motor insurance, EV charging, Café Mesra, car services, and DuitNow.

iii. **Referral Path:**

An existing Setel App user who successfully refers another New Setel App Users user through the Refer-A-Friend (RAF) programme will receive (10) ten campaign entries upon the referee's completion of all required steps as outlined in Setel's RAF programme on the website.

- 4.6. **Total Mesra Rewards points** for the campaign are **capped at sixty million (60,000,000) points**, based on a **first-come, first-served basis**.

- 4.7. The RM10 Setel Credit must be used within three (3) days from the date of issuance. Unused Setel Credit will expire automatically after this period.

- 4.8. Fuel purchases made via the Setel App are eligible for the following fuel types:

- i. Primax 95 with Pro-Drive
- ii. Primax 97 with Pro-Race
- iii. Dynamic Diesel Euro 5

- 4.9. Each verified New Setel App User(s) and Existing Setel App User(s) may earn multiple entries (except for weekly vouchers) throughout the Campaign Period.
- 4.10. Entries for weekly vouchers will be reset to zero at the start of each new week (every Monday starting from 1 December 2025) and will not be carried forward or accumulated.
- 4.11. Entries for the consolation prizes and main prizes will be accumulated throughout the Campaign Period.

5.0 Campaign Prizes

- 5.1. A total prize pool of RM320,000 is allocated for this Campaign.
- 5.2. Prizes will be allocated and distributed as follows:

Tier	Draw Period	Prize	Total Units
Main Prizes	End of Campaign	iPhone 17 Pro	10
		iPad Pro	10
		Garmin Venu 4 - 45mm Smartwatch	10
		Sony WH-1000XM6 Headphones	10
Consolation Prizes	End of Campaign	RM1,000 Setel Credit	30
		RM800 Setel Credit	50
		RM500 Setel Credit	100
Weekly Prizes	Weekly	RM20 Setel Credit	2,000 (Week 1 - Week 8: 222 winners) (Week 9: 224 winners)

**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:** Ali downloads the Setel App for the first time without using any code. He completes his account verification and attains an approved status, making him eligible to receive RM10 Setel Credit instantly in his Setel Wallet. Within three days of registration, he fuels for the first time with a total of RM25. He fuels again over the next seven days, reaching a cumulative total of RM40. From this, he earns 3 entries and 200 Mesra Rewards points via the

Spend Path. He then continues to fuel regularly without using OTF, earning an additional 4 entries under the Frequency Path.

- **Scenario 2:** Mei Mei registers as a new Setel user without using any code and links her debit card as a payment method. Upon completing her account verification with an approved status, she becomes eligible to receive an instant RM10 Setel Credit and 100 Mesra Rewards points under the Linking Card Path. The RM10 Setel Credit expired three (3) days after issuance, as it was not used within the validity period.
- **Scenario 3:** Ariff, a new user, fuels RM40 cumulatively with Setel within 7 days from registration making him eligible to earn 3 entries + 200 Mesra Rewards points from the Spend Path. He then uses Setel to pay for parking. As this counts as “other Setel features,” he earns 8 additional entries.
- **Scenario 4:** Farid, an Existing Setel App User, successfully refers a friend via RAF. As his referral meets the minimum qualifying transaction, Farid earns 10 entries from the Referral Path.
- **Scenario 5:** Ravi, an existing Setel user, fuels twice consecutively using OTF. He earns 12 entries under the Frequency Path, 6 entries for each fuelling. He later pays for motor insurance using Setel, which is considered a spend under “other Setel features,” earning him an additional 8 entries. In total Ravi has earned 20 entries.

- 5.3. 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.
- 5.4. The weekly Setel Vouchers will be credited to the Setel App User's Setel Wallet within fourteen (14) working days after the winner's announcement.
- 5.5. Consolation prizes and main prizes winners will be announced fourteen (14) 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.
- 5.6. Setel App Users who have been selected as weekly winners will still have their entries considered for consolation prizes and main prizes.
- 5.7. The consolation and main prizes will be fulfilled to the winners within three (3) months after the Campaign has concluded.

6.0 Winners Selection Process

- 6.1. Winners will be selected by random draw from the pool of eligible entries.
- 6.2. A selection process, witnessed and recorded by the appointed Setel representative, will be conducted to determine the winners from the shortlisted Setel App Users.
- 6.3. 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 within the first two weeks from the winner announcement. 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 Miscellaneous

- 7.1. 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.
- 7.2. The Organiser reserves the right to amend, suspend, extend, or cancel the Campaign at any time with prior 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.
- 7.3. 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 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.
- 7.4. 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.
- 7.5. 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.
- 7.6. 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.
- 7.7. 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.
- 7.8. 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:

- i. disqualify the said Setel App User;
 - ii. withhold/cancel/withdraw/recall any reward granted to the said Setel App User; and
 - iii. initiate any action the Organiser deems necessary against the said Setel App User.
- 7.9. If a Setel App User has already used a granted reward and is later found to be ineligible due to clause 7.8 above, the said Setel App User agrees to indemnify the Organiser for the full amount of the reward.
- 7.10. 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.
- 7.11. 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.
- 7.12. 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.
- 7.13. 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.

8.0 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.