



Motor Insurance 8% Cashback Campaign Terms and Conditions

1.0 Organiser:

Setel Ventures Sdn. Bhd. (“Organiser”) is the organiser of the “Motor Insurance 8% Cashback Campaign” (“Campaign”).

2.0 Campaign Period:

Unless otherwise notified by the Organiser, the Campaign will be conducted from 1 February 2026, 12:00 am (GMT+8) to 28 February 2026, 11:59 pm (GMT+8) (“Campaign Period”), both dates inclusive.

3.0 Eligibility:

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

4.0 Campaign Mechanic:

4.1 To participate in this Campaign, Participant(s) are required to sign up for a Setel account and complete the registration process.

4.2 Throughout the Campaign Period, each Participant (1 user ID) is required to purchase any motor takaful/insurance plan via the Setel Application (“App”) or web feature to be eligible for the 8% cashback reward (capped at RM300 per user). Participants will also earn 1x Mesra Rewards points with every RM5 spent on transactions/payments made with Setel during the Campaign Period.

4.3 There is no minimum spend on the insurance policy purchased by the Participant(s) to be eligible for the 8% motor takaful/insurance cashback (capped at RM300 per user). Participant(s) can only redeem this cashback up to 5 times throughout the Campaign Period.

4.4 Participant(s) needs to spend on motor takaful/insurance purchases during the Campaign Period using Setel App with a minimum spend of RM5 and no minimum number of transactions to be eligible to receive 1x Mesra Rewards point on top of the 8% motor takaful/insurance cashback.

4.5 The 8% cashback granted to respective Participant(s) will be applicable on the “gross premium” (before tax) as provided in the quotation summary upon checkout for the insurance payment.

4.6 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.

4.7 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.

4.8 Mesra Rewards points collected will expire after THREE (3) years. Participants can redeem their Mesra Rewards points in Setel Wallet within its validity period as long as the Setel account is still active. Rewards cannot be bundled with other ongoing promotions, offers, loyalty programs, e-Vouchers, and/or discounts otherwise organised by participating merchants.

4.9 Mesra Rewards points collected can be converted to Setel Wallet balance but are not exchangeable with e-Vouchers of other redemptions.

5.0 Miscellaneous:

5.1 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.

5.2 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 and no such queries, appeals or correspondences will be entertained.

5.3 In the event a Participant(s) is found to be ineligible, and/or discovered to have performed fraud transactions at any point of time during or after the Campaign Period as stated above, Setel reserves the right at its sole discretion to disqualify the said Participant(s) from participating in this Campaign and to cancel/withdraw/recall any incentives granted to the Participant(s), and also the right to initiate any action it deems necessary against the said Participant(s).

5.4 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.

5.5 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.

5.6 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.

5.7 These Terms and Conditions prevail over any provisions or representations contained in any brochure or other promotional materials advertised under this Campaign.

5.8 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.

6.0 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](#). For any inquiries, kindly email us at hello@setel.com or chat with us on the Setel App.