



## SETEL JE! MESRA BERSAMA CAMPAIGN (“CAMPAIGN”)

### TERMS AND CONDITIONS

Effective date: 1 February 2026

#### 1.0 Campaign Organiser

- 1.1 The “Setel je! Mesra Bersama” Campaign (“**Campaign**”) is organised by Setel Ventures Sdn. Bhd. (“Setel” or “Organiser”).

#### 2.0 Campaign Period

- 2.1. The Campaign will commence from **1 February 2026, 9:00 AM (GMT+8) to 31 March 2026, 11:59 PM (GMT+8)** (“Campaign Period”), unless otherwise notified by the Organiser.
- 2.2. The Campaign Period shall be renewed on a monthly basis, effective from 9:00 AM (GMT+8) on the first day of each subsequent month.
- 2.3. The additional Kedai Mesra promotion will commence from **18 March 2026 at 9:00 AM (GMT+8) to 17 April 2026 at 11:59 PM (GMT+8)**, unless otherwise stated by the Organiser.

#### 3.0 Campaign Eligibility Criteria

- 3.1. This Campaign is open to “**New Setel App User(s)**”, “**Inactive Setel App User(s)**” and “**Existing Setel App User(s)**” (hereinafter defined in clause 4.1, 4.2 and 4.3 below), aged sixteen (16) and above and must be Malaysian citizens, 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) 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, **Inactive Setel App User(s)** refers to selected individuals who have the Setel App or a registered Setel account but have not done any Setel transaction for the past 60 days (1 December 2025 - 31 January 2026).
- 4.3. **Existing Setel App User(s)** refers to individuals who have the Setel App or a registered Setel account.
- 4.4. New Setel App Users are eligible to receive RM10 Setel Credit upon registering using the code "**c-meriah**" and completed account verification. The RM10 will expire after **14 days** from the date of credit issuance.
- 4.5. New and Existing Setel App Users are eligible to receive one entry into a prize draw for the grand prize of RM888 Setel Credit (1 winner) or RM88 Setel Credit (21 winners) upon completing three specific Setel actions—namely, shopping, fuelling, and parking or renewing insurance—within the same calendar month. Increased frequency of completing all three actions may result in a higher probability of winning the aforementioned prizes.
- 4.6. Each verified New Setel App User(s) and Existing Setel App User(s) may earn multiple entries throughout the Campaign Period.
- 4.7. Entries for the grand prize and consolation prizes will be accumulated throughout the Campaign Period.
- 4.8. Grand prize and consolation 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.
- 4.9. From **1 February 2026, 9:00 AM (GMT+8) to 31 March 2026, 11:59 PM (GMT+8)**, Setel App Users may earn rewards upon fulfilling the following criteria:
  - a. **Fuelling:**
    - c-meriah code: New Setel App users are eligible to receive RM10 Setel Credit upon registering with the code **c-meriah** and successfully complete account verification with approved status. The RM10 Setel Credit is valid for 14 days from the date of issuance. The RM10 Setel Credit is restricted to Eight Hundred Twenty-Six Thousand, Three Hundred and Thirty-Three Ringgit (RM826,333) for the 2 months Campaign Period.
    - 4-wheelers/drivers: Exclusive for new users that registered via code **c-meriah** and have completed their account verifications, get up to 8% cashback when you pay for fuel using the Setel App, minimum RM50 in one single transaction (excluding Setel mini app within TNG eWallet). Cashback is capped at RM8 and is limited to 1 redemption

per user. Cashback is given based on the total BUDI95 price that a user has paid.

- Cashback is restricted to Two Hundred and Twenty-One Thousand, Seven Hundred and Twelve Ringgit (RM221,712) for February 2026 and Two Hundred and Twenty-One Thousand, Seven Hundred and Twelve Ringgit (RM221,712) for the month of March 2026.
- Users who use the Family Wallet feature during fuelling are not eligible to receive the cashback.
- 4-wheelers/drivers (inactive users): Exclusive for Inactive Users, get up to 8% cashback when you pay for fuel using the Setel App, minimum RM50 in one single transaction (excluding Setel mini app within TNG eWallet). Cashback is capped at RM8 and is limited to 1 redemption per user. Cashback is given based on the total BUDI95 price that a user has paid.
- Cashback is restricted to Three Hundred Twenty-Five Thousand, Seven Hundred Twenty Ringgit and Fifty Cent (RM325,720.50) for February 2026 and Three Hundred Twenty-Five Thousand, Seven Hundred Twenty Ringgit and Fifty Cent (RM325,720.50) for the month of March 2026.
- Users who use the Family Wallet feature during fuelling are not eligible to receive the cashback.
- 2-wheelers/motorcyclists: For Existing Setel App Users (who registered before 1 February 2026), get RM0.50 cashback when you pay for fuel using the Setel App, ranging between RM5-RM16 in one single transaction, from 9AM - 11.59PM daily (excluding Setel mini app within TNG eWallet). Reward is limited to 1 redemption per user throughout the campaign period, and is capped at 1,648 users per day. Cashback is given based on the total BUDI95 price that a user has paid.
- Cashback is restricted to Fifty-One Thousand, One Hundred and Seven Ringgit (RM51,107) for February 2026 and Fifty-One Thousand, One Hundred and Seven Ringgit (RM51,107) for the month of March 2026.
- Users who use the Family Wallet feature during fuelling are not eligible to receive the cashback.

- b. **Shopping:** For New and Existing Setel App Users who have approved account verification status, get RM0.80 cashback when you spend a minimum RM15 in one single transaction using Setel QR and/or Setel DuitNow QR (applicable only when you transact to Business DuitNow QR). Also applicable for Kedai Mesra transactions, Café Mesra transactions, and online transactions (starting 1 March 2026), excluding DuitNow P2P and Deliver2Me. However, purchases of cigarettes, prepaid top-ups, and transactions via Touch N' Go and ePay at Kedai Mesra are expressly excluded. Cashback is capped at RM8 per user per month. Cashback is restricted to One Hundred Ninety-Five Thousand, Four Hundred and Seventy-Four Ringgit (RM195,474) for February 2026 and One Hundred Ninety-Five

Thousand, Four Hundred and Seventy-Four Ringgit (RM195,474) for the month of March 2026.

- c. **Parking:** Applicable to new parking users only. Earn 8% cashback with no minimum spend when you pay for parking. Cashback is capped at RM1.88 per user for February 2026, and RM8 per user for March 2026. Total cashback is restricted to Thirty-One Thousand, Five Hundred and Fifty-Four Ringgit (RM31,554) for February 2026, and Thirty-Two Thousand, Two Hundred and Thirty-Four Ringgit (RM32,234) for March 2026.

4.10. From **18 March 2026, 9:00 AM (GMT+8) to 17 April 2026, 11:59 PM (GMT+8)**, New and/or Existing Setel App users can earn up to RM6 cashback by completing the following spending requirements at Kedai Mesra:

- Spend RM20 in a single transaction using Setel QR to receive the first RM2 cashback;
- Spend an additional RM20 in a single transaction using Setel QR to receive the second RM2 cashback; and
- Spend another RM20 in a single transaction using Setel QR to receive the third RM2 cashback.
- Purchases of cigarettes, prepaid top-ups, and transactions via Touch N' Go, DuitNow QR and ePay at Kedai Mesra are expressly excluded.
- Total cashback is restricted to Three Hundred and Three Thousand, Four Hundred and Twenty-Four Ringgit (RM303,424) and is limited to one (1) redemption per user.

## 5.0 Cashback Value

5.1. New and/or Existing Setel App Users who are eligible can receive cashback, as detailed in section 4.0 Campaign Mechanism.

- **Scenario 1:** Ahmad, a new Setel user fuelled RM120 in one single transaction. Even though the campaign offers 8% cashback for fuelling a minimum of RM50 in one transaction, Ahmad will receive RM8 in cashback. This is because the cashback is capped at RM8 per transaction.
- **Scenario 2:** Halim and Abdul both fuelled RM10 and RM15 respectively. Therefore, they are both entitled to get RM0.50 cashback as the amount of the cashback is fixed value.
- **Scenario 3:** Aliya fuelled RM10 via Setel. However, she did not receive the RM0.50 cashback as the daily limit of 1,648 users for the cashback promotion had already been reached when she made her fuelling.
- **Scenario 4:** Aina spent RM50 using Setel QR. By continuing to transact with Setel up to 10 times in the same month, with each transaction having a minimum spend between RM15 and RM50, Aina received a total of RM8 cashback (RM0.80 cashback for each of the 10 transactions).
- **Scenario 5:** Safiah, a new parking user, used Setel for on-street parking, paying RM4. Therefore she is eligible to receive 8% cashback, valued at

RM0.32. Later that month, she used Setel's automated parking at Sunway Pyramid, incurring a RM20 charge. As the maximum cashback per user is RM1.88, Safiah is eligible to receive an additional RM1.56 in cashback.

- **Scenario 6:** Aisyah fulfilled all three requisite Kedai Mesra spending milestones within the designated campaign period, with transactions of RM20 on March 21st, RM40 on March 30th, and RM20 on April 15th. Therefore, she is entitled to receive a total cashback amount of RM6.

- 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, except for 4-wheelers/drivers and 4-wheelers/drivers (inactive users) mechanics, based on a first-come, first-served basis.
- 5.3. For 4-wheelers/drivers and 4-wheelers/drivers (inactive users) mechanics cashback will be manually granted to the users within 5 working days.
- 5.4. All credited cashback shall have no expiry date and remains valid as long as the Setel App User's account is active.
- 5.5. 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 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.

## **7.0 General Terms**

- 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 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.
- 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 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.

- 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:
  - 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.
- 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.
- 7.14. The transaction records maintained by Setel and its decisions regarding the Campaign are final and binding. Setel is not obligated to provide reasons or engage in correspondence regarding any matters related to the Campaign.
- 7.15. These Terms and Conditions are governed by and construed in accordance with the laws of Malaysia, and you agree to submit to the exclusive jurisdiction of the Malaysian courts.
- 7.16. For inquiries or feedback regarding the Campaign, email us at [hello@setel.com](mailto: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](http://www.setel.my/privacy).