



SETEL BILL PAYMENT LAUNCH CAMPAIGN: 10% CASHBACK (“CAMPAIGN”) TERMS AND CONDITIONS (“CAMPAIGN TERMS”)

1.0 Campaign Organiser

Setel Bill Payment Launch Campaign: 10% Cashback (“Campaign”) is organised by Setel Ventures Sdn. Bhd. (“SVSB” or “Organiser”).

2.0 Campaign Period

Unless otherwise notified by the Organiser, this Campaign will run from 18 May 2026, 9:00 AM (GMT +8) to 18 July 2026, 11:59 PM (GMT +8) (“Campaign Period”), inclusive of both dates.

3.0 Eligibility Criteria

3.1 The Campaign is open to all users (“Participant”) of the Setel Application (“App”) aged sixteen (16) years and above, residing in Malaysia.

3.2 Participation is subject to the Terms and Conditions of this Campaign.

4.0 Campaign Mechanism

4.1 To participate in this Campaign, Participants must complete a bill payment transaction via the App during the Campaign Period. No minimum transaction amount is required.

4.2 Participants are eligible to receive 10% cashback, capped at RM10 per user per monthly cycle, credited into their registered Setel wallet upon completion of eligible transactions within the Campaign Period.

For the purpose of this Campaign, the monthly cycles are defined as follows:

- (i) 18 May 2026 to 17 June 2026; and
- (ii) 18 June 2026 to 18 July 2026.

5.0 Campaign Reward

- 5.1 Participants are eligible to receive 10% cashback, capped at RM10 per month, up to a maximum of RM20 over the 2-month Campaign Period.
- 5.2 New and/or Existing Setel App Users are eligible to receive the cashback, as detailed in section 4.0 Campaign Mechanism.
- **Scenario 1:** Ahmad, a new Setel user paid his bill of RM120 in one single transaction. Even though the campaign offers 10% cashback, Ahmad will receive RM10 in cashback. This is because the cashback is capped at RM10 per month/user.
 - **Scenario 2:** Abdul paid his bill of RM40 and RM50 the next following day. He is entitled to get RM4 cashback for his 1st bill and RM 5 cashback for his 2nd bill as he has yet to fully utilize his allocated cashback for the month.
 - **Scenario 3:** Sarimah paid a total of RM89 of her bill for the month of the first campaign cycle. However she did not receive any cashback as the cashback reward of the month has been fully redeemed. She may try again the next following cycle of the campaign month.
- 5.3 The Setel Credit cashback is non-transferable and cannot be exchanged for other items, cash, or credit.
- 5.4 The 10% Setel Credit cashback will only be awarded if all the stated criteria are fully met by the Participant. If only one or some of the criteria are met, the Participant will not be eligible for the reward.
- 5.5 The 10% Setel Credit cashback will only be awarded if the account verification status in the Setel App has been approved.
- 5.6 The Participant's App account must be active at the time the reward is credited.
- 5.7 The Organiser reserves the right, at its sole discretion, to substitute the reward with another item of equivalent or higher value with prior notice.
- 5.8 Cashback is limited to RM 184,360 per month, capped at a total of RM 368,720 over the 2-month campaign period. Cashback will be awarded on a first-come, first-served basis, subject to availability and until the cashback allocation is fully utilised.

6.0 Disqualification

- 6.1 Participants who fail to comply with any of the Terms and Conditions stated above will not be eligible to receive the reward.
- 6.2 Any repeated offences will result in the closure of the Participant's App account.
- 6.3 In the event a Participant 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 Participant;
- ii. withhold/cancel/withdraw/recall any reward granted to the said Participant; and
- iii. initiate any action the Organiser deems necessary against the said Participant.

6.4 If a Participant has already used a granted reward and is later found to be ineligible due to clause 6.3 above, the said Participant agrees to indemnify the Organiser for the full amount of the reward.

7.0 Uncaptured Transactions

In the event that, during the Campaign Period, a Participant's 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 Participants to continue participating in the Campaign.

8.0 Miscellaneous

8.1 By entering or participating in the Campaign, Participants 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 Participants. 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 Participants to claim any compensation from the Organiser for any and all losses or damages suffered or incurred by the Participants 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 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 Participants, and/or any party resulting from or arising out of or in connection with this Campaign or the rewards given under this Campaign.

- 8.5 Participants 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 App and/or services offered on the App.
- 8.6 Any Participant 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.
- 8.7 These terms and conditions prevail over any provisions or representations contained in any brochure or other promotional materials advertised under this Campaign. The Organizer is the final authority to decide on the interpretation of these terms and conditions and any other matters relating to this Campaign.
- 8.8 For any inquiries, complaints, or further assistance, Participants may contact the Organizer via email at hello@setel.com or reach out to the Customer Service Team through the App.

9.0 Personal Data for Setel App User

By entering into the Campaign, Participants are deemed to have agreed and consented to the collection, processing, use, disclosure, and retention by the Organizer of their personal data in the manner as set out in the Personal Data Notice given pursuant to Section 7 of the Personal Data Protection Act 2010, which can be viewed at www.setel.my/privacy.