



Musim Bola, Malaysia Bersama Campaign

TERMS AND CONDITIONS

Effective date: 11 June 2026

1.0 Organiser

1.1 The "Musim Bola, Malaysia Bersama" Campaign ("Campaign") is organised by Setel Ventures Sdn. Bhd. ("Setel" or "Organiser").

2.0 Campaign Period

2.1. The Campaign will commence from 11 June 2026, 12:00 AM (GMT+8) until 31 July 2026, 11:59 PM (GMT+8) ("Campaign Period"), unless otherwise notified by the Organiser.

3.0 Eligibility

3.1. This Campaign is open to individuals who are either, "**New Setel App User(s)**" or "**Existing Setel App User(s)**"(as defined herein), who meet the following criteria ("Qualifying Criteria"):

- (i) individuals who are sixteen (16) years and above;
- (ii) individuals who are either Malaysians or non-Malaysians, provided currently residing in Malaysia for the duration of the Campaign,
- (iii) individuals who registered for the Setel App, either on or before 11 June 2026
- (iv) Individuals who are either Malaysians or non-Malaysians with a valid Malaysian mobile number registered with Setel.

(hereinafter referred to as "Participant").

3.2. Eligible Participants who meet the Qualifying Criteria must:

- (i) Perform successful qualifying non-fuel transactions via the Setel App during the Campaign Period in accordance with Clause 4.4. Eligible use cases include Parking, Kedai Mesra, Café Mesra, Merchant Payment (Setel QR only, excluding DuitNow QR), EV Charging, PETRONAS Shop, Auto Assistance, Road Tax, AutoExpert Services, Bill Payment, Insurance and Setel Savers Subscription. .
 - (ii) make payment for the said service via the Setel App only within the Campaign Period.

- 3.3. Unless otherwise decided by the Organisers, the following individuals are NOT ELIGIBLE to participate in the Campaign:
- (i) permanent or contract employees of Setel, PETRONAS Dagangan Berhad (PDB), campaign agencies, vendors, contractors involved in the Campaign and their immediate family members (including but not limited to parents, stepparents, siblings, spouses, children and stepchildren).

4.0 Campaign Mechanics

- 4.1. For purposes of clause 3.1, the following term shall be defined as follows:
- (i) New Setel App User(s) is defined as an individual who does not have 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.
 - (ii) Existing Setel App User(s) is defined as an individual who has a registered Setel account.
- 4.2. For the avoidance of doubt, only individuals who register a new Setel App account (“New Setel App User(s)”) during the Campaign period specified shall be eligible for the 8 Bonus entries, subject to the terms below.
- (i) New Setel App User(s) who register during the period from 11 June 2026, 12:00 AM (GMT+8) to 31 July 2026, 11:59 PM (GMT+8) and complete account verification, shall be entitled to receive **8 Bonus entries**, subject to Clause 4.5.
- 4.3. Eligible Participants who meet the Qualifying Criteria and fulfil the requirements of clause 3.2, within the Campaign Period will be eligible for the Campaign Reward as per clause 6.0.
- 4.4. For avoidance of doubt, only eligible non-fuel transactions mentioned in Clause 3.2 qualify for entries under this Campaign.

A. Everyday Spend (2 entries)

Use Case	Qualification	Entries
Parking	Any successful transaction	2

Kedai Mesra	Min RM5 Spend	2
Cafe Mesra	Min RM5 Spend	2
Merchant Payment (Setel QR only) * except Duitnow	Min RM10 Spend	2

B. Bonus Services (5 entries)

Use Case	Qualification	Entries
EV Charging	Any successful transaction	5
PETRONAS Shop	Any successful transaction	5
Auto Assistance	Any successful transaction	5
Road Tax	Any successful transaction	5
AutoExpert Service	Any successful transaction	5
Bill Payment	Any successful transaction	5

C. High-Value Services (8 entries)

Use Case	Qualification	Entries
Insurance	Any successful transaction	8

D. Loyalty Booster (10 entries)

Use Case	Qualification	Entries
Setel Savers Subscription	Successful Signup	10

4.5. Bonus Entries :Participant may earn additional bonus entries as follows:

Activity	Bonus Entries
First successful qualifying transaction by a Participant (who fulfils requirements of clause 4.2)	8 entries
“Match Day Surprise” All transactions on the selected weekend and	Additional bonus entries as determined by the Organiser, as updated by the Organiser from time

matchday transactions.	to time.
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4.5.1 Bonus entry opportunities, qualifying dates, eligible transactions and bonus entry amounts for selected weekend and matchday activities will be communicated through Setel's official communication channels, including but not limited to in-app channels, push notifications, content cards, inbox messages, website, and social media platforms.

4.6. Entry Accumulation

- (i) Entries are cumulative throughout the Campaign Period.
- (ii) There is no limit to the number of entries a Participant may accumulate.

5.0 Winner Selection

- 5.1. The winners of the Campaign will be selected through a randomised draw based on the total number of eligible entries accumulated during the Campaign Period.
- 5.2. A selection process, witnessed and recorded by the appointed Setel representative, will be conducted to determine the winners from the shortlisted Participant.
- 5.3. Each eligible entry represents one (1) chance in the draw.
- 5.4. Accumulating more entries increases a Participant chances of winning but does not guarantee a prize.

5.5.1 Illustrative Scenarios:

Scenario 1

Participant	Entries earned
User A	10
User B	50

- *User B will receive five (5) times more chances in the draw than User A.*

Scenario 2

Participant	Entries earned
User A	100
User B	20

- *Although User A has accumulated more entries and receives more chances in the draw, User B may still be selected as a winner through the randomised draw process.*

Scenario 3

Participant	Entries earned
User A	200
User B	200

- *Participant will receive an equal number of chances in the draw.*

Scenario 4

Participant	Base Entries	Bonus Entries	Total Entries Earned
User A <i>(New Setel User(s))</i>	2 (Parking)	+8 (First Transaction)	10
User B <i>(Existing Setel App User(s))</i>	5 (EV Charging)	+5 (Matchday Surprise)	10

- *Even though User A only performed a parking transaction, their New User Bonus (+8 entries) brings their total to 10 entries. Meanwhile, User B accumulated 10 entries by using a higher-tier service (EV charging) on a designated Matchday Surprise window (+5 entries). Both Participants will receive an equal number of chances in the randomised draw pool, despite having different spending behaviors.*

Scenario 5

Participant	Transactions Made	Base Entries	Bonus Entries	Total Entries Earned
User A <i>(Transacted on a normal Tuesday)</i>	1x Open Wallet QR (min RM10)	2	None	2
User B <i>(Transacted during a Matchday event)</i>	1x Open Wallet QR (min RM10)	2	+5 (Matchday Surprise)	7

- *Both Users performed the exact same transaction paying via Merchant Payment [Setel QR only, excluding DuitNow QR] with a min. spend of RM10).*

However, because User B transacted during a designated Matchday Surprise window, they automatically received an additional +5 bonus entries. As a result, User B will receive 3.5 times more chances in the final randomised draw than User A for that specific transaction.

Scenario 6

Participant	Transactions Made	Base Entries	Bonus Entries	Total Entries Earned
User A (Transacted on a normal weekday)	2x Café Mesra visits (min RM5 each)	4 (2 entries x 2)	None	4
User B (Transacted on a Selected weekend)	2x Café Mesra visits (min RM5 each)	4 (2 entries x 2)	+10 (+5 entries x 2)	14

- User B visited Café Mesra twice during a Selected Weekend campaign window. Since the +5 surprise bonus entries are applied *per eligible transaction* internally, User B receives a total of +10 bonus entries (5 entries for each of the two transactions). Consequently, User B accumulates 14 total entries, significantly increasing their chances in the randomised draw compared to User A, who only earned 4 base entries for the same activity on a regular weekday.
- All the scenarios above are provided for illustration purposes only and do not represent actual campaign results or winning probabilities.

6.0 Campaign Rewards

6.1. Main Prizes

Ten (10) winners will each receive one (1) Signed & Framed Official Football Jersey.

Jersey allocation and assignment shall be determined solely by the Organiser. Winners shall not be entitled to select, exchange or request a preferred player, jersey design, jersey edition, autograph, frame design or prize variation.

Jersey assignment may be conducted on a random allocation basis by the organiser.

Bruno Fernandes	Rodri
Vinicius Jr	Heung Min Son
Kevin De Bruyne	Jeremy Doku

Cole Palmer	Memphis Depay
Casemiro	Alexis Mac Allister

6.2. Consolation Prizes

Prize	Winners
RM1,000 Setel Credit	5
RM500 Setel Credit	50
RM200 Setel Credit	100

**Prizes are subject to change, and visuals are for illustrative purposes only. Setel reserves the right to select the colour and model of prizes, provided they retain equivalent value.*

6.3.

6.4. Jersey designs, player allocations and framing may vary from Campaign visuals.

6.5. Each Setel App User(s) may only win one (1) prize throughout the Campaign, regardless of the number of eligible entries accumulated.

6.6. This Campaign is not sponsored, endorsed, administered by, or associated with FIFA, UEFA, any football club, player, league, tournament organiser, sponsor, governing body or their respective affiliates. All trademarks, logos, player names, club names and intellectual property rights remain the property of their respective owners.

6.7. All Campaign prizes are strictly non-transferable, non-assignable, and non-exchangeable for cash, credit, or any other items in part or in full.

7.0 Winner Notification & Prize Fulfilment

7.1. Winners will be contacted via registered mobile number, email address, in-app communication or any other communication channel deemed appropriate by the Organiser.

7.2. Winners may be required to provide identification and additional information for verification purposes.

7.3. Failure to respond within the stipulated timeframe may result in prize forfeiture.

7.4. Unclaimed prizes may be forfeited or reassigned at the Organiser's discretion.

- 7.5. Winners are expected to be notified within ten (10) working days from the last day of the Campaign Period, subject to verification and validation processes conducted by the Organiser.
- 7.6. Shortlisted winners must respond and provide the required identification or verification details within **seven (7) working days** from the date of the first notification attempt by the Organiser, failing which the prize shall be fully forfeited without prior notice.
- 7.7. Consolation prizes (Setel Credit) will be credited into the winner's Setel account within thirty (30) working days from successful verification.
- 7.8. Physical prizes, including Signed & Framed Official Football Jerseys, will be fulfilled within ninety (90) working days from successful verification of the winner's details.
- 7.9. Fulfilment timelines may be extended due to circumstances beyond the Organiser's control, including but not limited to logistics, supplier availability, customs clearance, production lead times or force majeure events.

8.0 General Terms

- 8.1. By participating in this Campaign, the 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, cancel, shorten, extend, suspend, or terminate the Campaign at any time before the expiry of the Campaign Period with prior notice to the Participant. 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 Participant to claim any compensation from the Organiser for any losses or damages suffered or incurred by Participant 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 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.

- 8.5. The Organiser reserves the right to make further verifications and requests for additional personal identification details and documents from the Participant, 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.
- 8.6. 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 Participant, and/or any party resulting from or arising out of or in connection with this Campaign or the Reward given under this Campaign.
- 8.7. 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.
- 8.8. If a Participant has already used a granted reward and is later found to be ineligible, the said Participant agrees to indemnify the Organiser for the full amount of the reward.
- 8.9. The Participant 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.
- 8.10. 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.
- 8.11. 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 Participant to continue participating in the Campaign.
- 8.12. 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.
- 8.13. 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.

- 8.14. 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.
- 8.15. For inquiries or feedback regarding the Campaign, please email us at hello@setel.com or chat with our Customer Service team on the Setel App.

9.0 Personal Data for Setel App User

By participating in the Campaign, Participants are deemed to have agreed to and consented 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.