



## **CARDLESS PETRONAS SMARTPAY COMPLIMENTARY SPECIAL BENEFIT CAMPAIGN (“CAMPAIGN”)**

### **TERMS AND CONDITIONS**

Effective date: 12 June 2026

#### **1.0 Campaign Organiser**

1.1 The “Cardless PETRONAS SmartPay Complimentary Special Benefit” Campaign (“**Campaign**”) is organised by Setel Ventures Sdn. Bhd. (“Setel” or “Organiser”).

#### **2.0 Campaign Period**

2.1 The Campaign will commence from **12 June 2026**, 9:00 AM (GMT+8) to **31 December 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 Cardless PETRONAS SmartPay User(s)**, being individuals aged eighteen (18) and above who are Malaysian citizens, or companies and businesses registered in Malaysia, subject to these Terms and Conditions.

3.2 The Campaign is open nationwide across Malaysia and is not limited to any specific region.

#### **4.0 Campaign Mechanism**

4.1 **New Cardless PETRONAS SmartPay User(s)** refer to individuals or companies who successfully register for and activate a Cardless PETRONAS SmartPay account during the Campaign Period and who did not hold an active Cardless PETRONAS SmartPay account before the Campaign Period. Eligible users may register via the Setel App, available on the Apple App Store, Google Play Store, and Huawei AppGallery.

4.2 Eligible User(s) shall receive a complimentary special benefit of RM20 upon successful activation of their Cardless PETRONAS SmartPay account.

4.3 The complimentary special benefit is triggered on successful account activation only. It is not conditional on any transaction, top-up, fuel purchase, or any minimum spend.

4.4 One (1) complimentary special benefit shall be granted per eligible Cardless PETRONAS SmartPay account.

4.5 Only account activations successfully completed within the Campaign Period are eligible. Activations completed before the commencement date stated in clause 2.1 are not eligible.

4.6 The complimentary special benefit is available while the Campaign allocation lasts. The Organiser reserves the right to vary the allocation at its discretion.

#### **5.0 Complimentary Special Benefit Value**

5.1 The complimentary special benefit of RM20 shall be credited to the eligible company’s Cardless PETRONAS SmartPay (CSP) wallet, at company account level.

5.2 The benefit is granted manually in two batches each calendar month, on the second and fourth Thursday. Accounts successfully activated and validated by the second or fourth Tuesday of the month are included in that week’s Thursday batch. Activations after the Tuesday cut-off are processed in the following cycle. Setel reserves the right to verify each activation before granting.

5.3 The credited benefit has no expiry date and remains valid for as long as the Cardless PETRONAS SmartPay account is active.

5.4 The credited benefit may be utilised on the Setel App's supported products and services. The benefit shall not be combined with any other ongoing promotions, offers, loyalty programs, e-vouchers, and/or discounts.

## **6.0 General Terms**

- 6.1 By participating in this Campaign, the Setel App Users fully and unconditionally agree to and accept all the Terms and Conditions herein, and agree that the Organiser's decisions on all matters relating to the Campaign are final and binding.
- 6.2 The Organiser reserves the right to amend, suspend, extend, or cancel the Campaign at any time with prior written notice. Any such action prior to the expiry of the Campaign Period shall not entitle Users to claim any compensation for losses or damages arising from it.
- 6.3 The Organiser reserves the right to amend, modify, delete, or change any of these Terms and Conditions at any time at its absolute discretion with prior written notice. Continued participation following any change constitutes acceptance of that change.
- 6.4 The Organiser reserves the right, at its absolute discretion and with prior notice, to substitute the benefit with an item of similar or higher value. The Organiser's decision on the specification of the benefit is final.
- 6.5 The Organiser reserves the right to make further verifications and to request additional identification details and documents, and to disqualify or withdraw a User's eligibility, should there be any non-compliance with these Terms and Conditions.
- 6.6 The Organiser shall not be held responsible or liable for any claims of loss or damage to property, personal injury, or loss of life resulting from or in connection with this Campaign or the benefit given.
- 6.7 In the event a User is found to be ineligible, or to have performed fraudulent activity, or to have violated these Terms and Conditions, at any point during or after the Campaign Period, the Organiser reserves the right to:
- disqualify the said User;
  - withhold, cancel, withdraw, or recall any benefit granted to the said User; and
  - initiate any action the Organiser deems necessary against the said User.
- 6.8 If a User has already used a granted benefit and is later found to be ineligible under clause 6.7, the User agrees to indemnify the Organiser for the full amount of the benefit.
- 6.9 Users shall not register for multiple Setel or Cardless PETRONAS SmartPay accounts for any dishonest purpose, including to gain excessive benefits or to abuse the Campaign. Fraudulent activity, including creating fake accounts or providing false information, will result in immediate disqualification, and the Organiser reserves the right to take further legal action.
- 6.10 In the event that a User's successful account activation is not captured for any reason whatsoever during the Campaign Period, the Organiser reserves the right to exclude such activation from the Campaign. Notwithstanding this, the Organiser shall make reasonable efforts to address any such issue to enable the User to continue participating in the Campaign.
- 6.11 These Terms and Conditions prevail over any provisions or representations contained in any brochure or other promotional material advertised under this Campaign. The Organiser is the final authority on the interpretation of these Terms and Conditions.
- 6.12 The 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 on any Campaign matter.
- 6.13 These Terms and Conditions are governed by and construed in accordance with the laws of Malaysia, and Users agree to submit to the exclusive jurisdiction of the Malaysian courts.
- 6.14 For inquiries or feedback regarding the Campaign, email [hello@setel.com](mailto:hello@setel.com) or chat with the Customer Service team on the Setel App.

## **7.0 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, viewable at [www.setel.my/privacy](http://www.setel.my/privacy).