



Musim Bola, Malaysia Bersama Campaign
From 11 June 2026, (12:00am) to 31 July 2026, (11:59pm)
Terms & Conditions

TERMS AND CONDITIONS

1.0 Campaign 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.
- 2.2. Only qualifying transactions successfully completed during the Campaign Period shall be eligible to earn campaign entries.

3.0 Campaign Eligibility Criteria

- 3.1. This Campaign is open to "**New Setel App User(s)**" and "**Existing Setel App User(s)**" (hereinafter defined in Clause 4.1 and 4.2 below), aged sixteen (16) and above and currently residing in Malaysia, subject to these Terms and Conditions (hereinafter shall collectively be referred to as "Setel App User(s)").
- 3.2. Setel App User(s) must successfully complete qualifying transactions through eligible Setel non-fuel services during the Campaign Period.
- 3.3. Employees of Setel Ventures Sdn. Bhd. (Setel), PETRONAS Dagangan Berhad (PDB), campaign agencies, vendors, contractors involved in the Campaign and their immediate family members may participate in the Campaign but shall not be eligible to win any Campaign 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, Existing Setel App User(s) refers to individuals who have the Setel App or a registered Setel account.
- 4.3. For the avoidance of doubt, only individuals who register a new Setel App account (“New Setel App User(s)”) during the relevant period(s) specified shall be eligible for the 8 Bonus entries, subject to the terms below.
- 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.
- 4.4. Entry Collection: Setel App User(s) will earn entries based on successful qualifying transactions made during the Campaign Period.

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)	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 :Setel App User(s) may earn additional bonus entries as follows:

Activity	Bonus Entries
First successful qualifying transaction by New Setel App User(s)r	8
Selected weekend and matchday transactions	Additional bonus entries as determined by the Organiser

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 from time to time.

4.6. Entry Accumulation

- Entries are cumulative throughout the Campaign Period.
- There is no limit to the number of entries a Setel App User(s) may accumulate.
- The more entries accumulated, the more chances a Setel App User(s) will receive in the draw.
- The Organiser's records relating to the number of entries accumulated by each Setel App User(s) throughout the Campaign Period shall be final, binding and conclusive.

4.7. The following transactions shall not qualify for entries under this Campaign:

- Fuel purchases
- DuitNow transactions
- Refunded transactions
- Reversed transactions
- Cancelled transactions
- Fraudulent transactions
- Duplicate transactions
- Transactions deemed suspicious by the Organiser

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 Setel App User(s).
- 5.3. Each eligible entry represents one (1) chance in the draw.
- 5.4. Setel App User(s) who accumulate more eligible entries will receive more chances in the draw.
- 5.5. Accumulating more entries increases a Setel App User(s) chances of winning but does not guarantee a prize.

5.5.1 Illustrative Scenarios:

Scenario 1

Setel App User(s)	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

Setel App User(s)	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

Setel App User(s)	Entries earned
User A	200
User B	200

- *Both Setel App User(s) will receive an equal number of chances in the draw.*

Scenario 4

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

- *Even though User A only performed a simple 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 Setel App User(s) will receive an equal number of chances in the randomised draw pool, despite having different spending behaviors.*

Scenario 5

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

- *Both Users performed the exact same transaction (paying via Open Wallet 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

Setel App User(s)	Transactions Made	Base Entries	Bonus Entries	Total Entries Earned
User A (<i>Transacted on a normal weekday</i>)	2x Café Mesra visits (min RM5 each)	4 (2 entries x 2)	None	4
User B (<i>Transacted on a Selected weekend</i>)	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.

- 5.6. The Organiser shall conduct verification and validation checks on all shortlisted winners prior to prize fulfilment.
- 5.7. The Organiser's decision on winner selection shall be final, binding and conclusive. No correspondence, appeal or dispute regarding the winner selection process will be entertained.
- 5.8. In the event that the Organiser attempts to contact the potential winner(s) by phone but is unable to reach them for any reason, including but not limited to being out of coverage, unanswered, or out of service, the Organiser will make up to three (3) additional attempts within the first two weeks from the winner announcement. If all attempts are unsuccessful, the Organiser reserves the right to select another potential winner, whereby the selection process will be repeated until a winner is successfully identified.

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. The Organiser reserves the right to replace any prize with another prize of similar or higher value without prior notice.
- 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 sixteen (16) working days from the end 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 Setel App User(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.
- 8.2. The Organiser reserves the right to amend, suspend, extend, or cancel the Campaign at any time with prior written notice to the Setel App User(s). 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 User(s) to claim any compensation from the Organiser for any and all losses or damages suffered or incurred by the Setel App User(s) 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. 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.
- 8.6. The Organiser reserves the right to make further verifications and requests for additional personal identification details and documents from the Setel App User(s), 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.
- 8.7. 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 User(s), and/or any party resulting from or arising out of or in connection with this Campaign or the rewards given under this Campaign.
- 8.8. In the event a Setel App User(s) 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(s);
 - 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.
- 8.9. If a Setel App User(s) has already used a granted reward and is later found to be ineligible, the said Setel App User(s) agrees to indemnify the Organiser for the full amount of the reward.
- 8.10. Setel App User(s) 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.

- 8.11. Any Setel App User(s) 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.
- 8.12. In the event that, during the Campaign Period, a Setel App User(s) transaction is not captured for any reason whatsoever, the Organizer reserves the right to exclude such transactions from the Campaign. Notwithstanding this, the Organizer shall make reasonable efforts to address any such issues to enable Setel App User(s) to continue participating in the Campaign.
- 8.13. 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.
- 8.14. 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.
- 8.15. 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.
- 8.16. For inquiries or feedback regarding the Campaign, 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, Setel App User(s) agree and consent to the collection, processing, use, disclosure, and retention of their personal data by the Organizer in accordance with the Setel Privacy Statement, which can be viewed at www.setel.my/privacy.