



SETEL BILL PAYMENT NEW USER CAMPAIGN: 5% CASHBACK ("CAMPAIGN")

TERMS AND CONDITIONS ("CAMPAIGN TERMS")

1.0 Campaign Organiser

Setel Bill Payment New User Campaign: 5% 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 **15 July 2026, 09:00 AM (GMT+8) until 30 September 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 The Campaign is strictly applicable to **new Bill Payment users** only.

For the purpose of this Campaign, a **New Bill Payment User** refers to a Participant who has **never successfully completed a Bill Payment transaction via the Setel App before 15 July 2026**.

3.3 Participation is subject to these Campaign Terms and Conditions.

4.0 Campaign Mechanism

4.1 To participate in this Campaign, eligible Participants must complete a successful Bill Payment transaction via the Setel App during the Campaign Period. No minimum transaction amount is required.

4.2 Eligible Participants will receive **5% cashback** on every successful Bill Payment transaction made during the Campaign Period.

- 4.3 Cashback will accumulate across eligible transactions until the Participant reaches the maximum cumulative cashback entitlement of **RM5** throughout the Campaign Period.
- 4.4 Once a Participant has received the maximum cumulative cashback of RM5, no further cashback will be awarded for subsequent Bill Payment transactions under this Campaign.

5.0 Campaign Reward

- 5.1 Eligible Participants are entitled to receive **5% cashback**, capped at a cumulative maximum of **RM5 per Participant** throughout the Campaign Period.
- 5.2 Cashback will be credited into the Participant's registered Setel Wallet after each eligible Bill Payment transaction until the Participant has reached the maximum cashback entitlement of RM5.
- **Scenario 1:** Ahmad is a New Bill Payment User and pays an electricity bill of RM120. He is entitled to receive RM5 cashback, as 5% of RM120 is RM6, but the Campaign cashback is capped at RM5.
 - **Scenario 2:** Sarah is a New Bill Payment User and pays a water bill of RM60. She receives RM3 cashback. A few days later, she pays an internet bill of RM80. She receives an additional RM2 cashback, bringing her total cashback received under this Campaign to RM5. She will not receive any further cashback for subsequent Bill Payment transactions during the Campaign Period.
 - **Scenario 3:** Jason successfully completed a Bill Payment transaction before 15 July 2026. Although he performs Bill Payment transactions during the Campaign Period, he is not eligible for this Campaign because he does not meet the definition of a New Bill Payment User.
- 5.3 The Setel Credit cashback is non-transferable and cannot be exchanged for other items, cash, or credit.
- 5.4 Cashback will only be awarded where all eligibility requirements under these Campaign Terms have been fulfilled.
- 5.5 Cashback will only be awarded if the Participant's account verification status in the Setel App has been approved.
- 5.6 The Participant's App account must be active at the time the cashback 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 will be awarded on a first-come, first-served basis, subject to availability and until the Campaign Period ends or the cashback allocation has been fully utilised, whichever occurs first.

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 Organiser 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 Organiser 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 Organiser 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.

