



Groceries Galore Merdeka Special Campaign Terms & Conditions

TERMS AND CONDITIONS

Effective date: 15 August 2026 (09:00 AM)

1.0 Organiser

- 1.1 The “**Groceries Galore Merdeka Special Campaign 2026**” (“Campaign”) is organised by Setel Ventures Sdn. Bhd. (“Setel” or “Organiser”).

2.0 Campaign Period

- 2.1. The Campaign will commence from **15 August 2026, 09:00 AM (GMT+8)** and end on **30 September 2026, 11:59 PM (GMT+8)** (“Campaign Period”), unless otherwise notified by the Organiser.

3.0 Eligibility

- 3.1. This Campaign is open only to selected Existing Setel User(s) (as defined herein) who meet the following qualifying criteria (“Qualifying Criteria”):
- (i) individuals who are sixteen (16) years and above; and
 - (ii) individuals who are Malaysian citizens;
- (hereinafter referred to as “Participant”)
- 3.2. The Campaign is open nationwide across Malaysia and is not limited to any specific region.

4.0 Campaign Mechanism

- 4.1. Throughout the Campaign Period, Participants who perform a qualifying transaction with a minimum spend of **One Hundred Ringgit Malaysia (RM100.00)** in a single transaction **paid using Setel via Setel’s QR ONLY (excluding DuitNow QR)** at participating merchants will receive **Six Ringgit and Ninety Sen (RM6.90)** cashback at any of the following merchants: -
- **AEON BiG** (in-stores)
 - **Mydin** (in-stores)

■ **Lotus's** (*in-store self-checkout counters ONLY*)

(hereinafter collectively referred to as the “**Participating Merchants**”)

For the avoidance of doubt, **Setel's QR** under this Campaign refers to payments made at merchants that accept Setel QR. This includes the following transaction methods:

- Transactions where the merchant/cashier scans the user's Setel QR code generated via the Setel App;
- Transactions where the user scans the store's static Setel QR code displayed at the outlet; or
- Self-checkout transactions where 'E-Wallet' is selected as the payment method, and the user presents their Setel QR code to be scanned or scans the self-checkout kiosk's Setel QR code."

4.2. Exclusions:

- Transactions paid via **DuitNow QR** are strictly **NOT** eligible for this Campaign.
- Purchases at non-participating merchants or non-self-checkout counters at Lotus's are strictly excluded.

4.3. Reward Capping & Fulfillment:

- Each Participant (1 user ID) is entitled to a maximum of **one (1) redemption** throughout the entire Campaign Period.
- The total campaign reward allocation is capped at **5,910 redemptions** (Total budget: RM40,781) throughout the overall Campaign Period, as set out in Clause 2.1, or until fully exhausted, whichever occurs first, and awarded on a **first-come, first-served basis**.
- The RM6.90 cashback will be credited directly into the Participant's Setel Wallet upon a successful qualifying transaction.

5.0 Rewards Cashback Value

5.1. Participant's who meet the eligibility criteria under Clause 3 are entitled to receive RM6.90 cashback in accordance with the Campaign Mechanism set out in Clause 4.0. The following scenarios illustrate how the Campaign applies:

- **Scenario 1 (Successful Eligible Transaction - Merchant Scan):** Ahmad spent RM110.00 in a single transaction at AEON BiG. At the checkout counter, the cashier scanned Ahmad's Setel QR code generated from his Setel App. Ahmad successfully received **RM6.90 cashback** credited directly into his Setel Wallet, as his transaction met the RM100.00 minimum spend requirement using Setel QR.
- **Scenario 2 (Successful Eligible Transaction - Self-Checkout):** Siti spent RM150.00 at Lotus's **in-store self-checkout counter**. She selected 'E-Wallet'

as her payment method and scanned the self-checkout kiosk's Setel QR code using her Setel App. Siti received **RM6.90 cashback** credited into her Setel Wallet.

- **Scenario 3 (Ineligible Counter - Lotus's Regular Cashier):** Ali spent RM150.00 at Lotus's using DuitNow QR, at a **regular cashier counter** instead of a self-checkout counter. Ali **did not receive** any cashback, as purchases at Lotus's are strictly limited to in-store self-checkout counters **ONLY**.
 - **Scenario 4 (Ineligible Payment Method - DuitNow QR):** Aliya spent RM120.00 at Mydin and made payment by scanning a **DuitNow QR** code through the Setel App. Aliya **did not receive** any cashback, as transactions paid via DuitNow QR are strictly excluded from this Campaign.
 - **Scenario 5 (Below Minimum Spend):** Mei Ling spent RM85.00 at AEON BiG and paid using Setel QR. Mei Ling **did not receive** any cashback, as the transaction amount was below the minimum spend requirement of RM100.00 in a single transaction.
 - **Scenario 6 (Accumulated Purchases Across Merchants Below Threshold):** Tan made two separate purchases on the same day: RM60.00 at AEON BiG and RM50.00 at Mydin, both paid via Setel QR. Although his total cumulative spending reached RM110.00, Tan **did not receive** any cashback, as the Campaign requires a minimum spend of RM100.00 to be made in a **single transaction**.
 - **Scenario 7 (User Capping Reached - 1x Per User):** Jason made an eligible RM100.00 purchase at Mydin on 20 August using Setel QR and received the RM6.90 cashback. On 25 August, Jason made another RM100.00 purchase at AEON BiG using Setel QR. Jason **did not receive** cashback for the second transaction, as each Setel App User is entitled to a maximum of **one (1) redemption** throughout the Campaign Period.
 - **Scenario 8 (Overall Campaign Budget Fully Exhausted):** David spent RM120.00 at Mydin using Setel QR on 25 September. However, the total campaign allocation of 5,910 redemptions (RM40,781 budget cap) had already been fully exhausted on 24 September. David did not receive any cashback, as rewards are allocated on a first-come, first-served basis.
- 5.2. The cashback will be credited to the Participant's account automatically following the successful qualifying transactions as per Clause 4.0 above.
- 5.3. All credited cashback shall have no expiry date and remain valid as long as the Participants account is active.

- 5.4. All credited cashback may be utilised on Setel App's supported products and services subsequent to the conclusion of the Campaign.
- 5.5. In the event of any payment made using the Family Wallet feature, any applicable cashback reward will be awarded strictly to the user who executed the transaction.

6.0 General Terms

- 6.1. By participating in this Campaign, the Participant'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.
- 6.2. 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.
- 6.3. 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.
- 6.4. The Organiser reserves the right, at its absolute discretion and with prior notice, to substitute the cashback with other items of similar or higher value. The Organiser reserves the right to determine the specifications of the cashback, and the Organiser's decision on this matter is final.
- 6.5. The Organiser reserves the right to make further verifications and requests for additional personal identification details and documents from the Participant'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.
- 6.6. 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's, and/or any party resulting from or arising out of or in connection with this Campaign or the cashback given under this Campaign.

- 6.7. In the event the Participant'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 Participant's;
 - withhold/cancel/withdraw/recall any reward granted to the Participant's; and
 - initiate any action the Organiser deems necessary against the said Participant's.
- 6.8. If a Participant has already used a granted cashback and is later found to be ineligible, the said Participant agrees to indemnify the Organiser for the full amount of the cashback.
- 6.9. The Participant's shall not register for multiple Setel accounts for any dishonest purposes such as to gain excessive benefits or to abuse the Campaign cashback from the Setel app and/or services offered on the Setel app.
- 6.10. Any Participant'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 Participant's involved in fraudulent behavior.
- 6.11. 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 the Participant's to continue participating in the Campaign.
- 6.12. 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.
- 6.13. 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.
- 6.14. These Terms and Conditions are governed by and construed in accordance with the laws of Malaysia, and the Participant's agree to submit to the exclusive jurisdiction of the Malaysian courts.
- 6.15. For inquiries or feedback regarding the Campaign, email us at hello@setel.com or chat with our Customer Service team on the Setel App.

7.0 Personal Data for Setel App User

By participating in the Campaign, Participant's 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.