



FULL THANK FROM US CAMPAIGN ("CAMPAIGN")

TERMS AND CONDITIONS

Effective date: 17 August 2026

1.0 Organiser

1.1 The "Full Thank From Us" Campaign ("Campaign") is organised by Setel Ventures Sdn. Bhd. ("Setel" or "Organiser").

2.0 Campaign Period

2.1 The Campaign will commence from 17 August 2026, 12:00 AM (GMT+8) to 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 to "New Setel App User(s)" and "Existing Setel App User(s)" (hereinafter defined in clause 4.1 below) who meet the following qualifying criteria ("Qualifying Criteria"):

- i. aged sixteen (16) and above;
- ii. are Malaysian citizens; and
- iii. successfully completed account verification with an approved status.

(hereinafter shall collectively be referred to as "Participant").

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

3.3 Unless otherwise decided by the Organiser, 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, and complete their account verification (e-KYC).
- ii. Existing Setel App User(s) is defined as an individual who has a registered Setel account.

4.2 Participant(s) who successfully complete a single fuel transaction of a minimum of RM50 using the Setel App during the Campaign Period shall be eligible to enter a random draw to win RM50 Setel Credit.

4.3 Each Participant shall only be entitled to win one (1) Setel Credit of RM50 during the Campaign Period.

4.4 Only fuel transactions successfully completed during the Campaign Period shall count towards the minimum qualifying amount. Fuel transactions completed before the commencement date stated in Clause 2.1 shall not be counted.

4.5 Fuel purchases made via the Setel App are eligible for the following fuel types:

- i. PETRONAS Primax 95 with Pro-Drive
- ii. PETRONAS Primax 97 with Pro-Race
- iii. PETRONAS Dynamic Diesel Euro 5 with Pro-Drive

5.0 Setel Credit Value

5.1 The Campaign is subject to a total reward allocation of RM22,500, and shall be awarded to ten (10) winners each day during the Campaign Period.

5.2 The prize value remains capped at RM50 Setel Credit regardless of the amount spent in a qualifying fuel transaction.

5.3 Ten (10) daily winners shall be selected by random draw from the pool of eligible Participants. The winners will be announced on a weekly basis, as follows:

Prize	Period	Number of Winners
RM50 Setel Credit	17 August - 23 August 2026	x 70 winners
	24 August - 30 August 2026	x 70 winners
	31 August - 6 September 2026	x 70 winners
	7 September - 13 September 2026	x 70 winners
	14 September - 20 September 2026	x 70 winners
	21 September - 27 September 2026	x 70 winners
	28 September - 30 September 2026	x 30 winners

5.4 Participants who successfully complete a single fuel transaction amounting to RM50 or more using the Setel App during the Campaign Period shall be eligible for the random draw to win RM50 Setel Credit. Participants who are not selected as winners in any of the daily draws shall remain eligible for subsequent daily draws during the Campaign Period.

Example	Eligibility
Ali fuels RM50 on 18 August 2026 in a single transaction.	Ali qualifies for the random draw on the week of 17 August 2026.
Ili fuels RM200 in a single transaction on 23 August 2026.	Ili qualifies for the random draw for the week of 21 September 2026. The prize value remains RM50 despite the RM200 transaction amount.
Aaron fuels RM20 on 18 August, RM20 on 29 August and RM10 on 17 September.	Aaron does not qualify, as he did not complete a single fuel transaction amounting to RM50 or more.

Imran fuels RM40 in a single transaction on 21 September 2026.	Imran does not qualify, as the transaction amount is below the minimum qualifying amount of RM50.
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5.5 Winners will be announced seven (7) working days after the end of each week via Setel's official social media channels and Setel app inbox. The full winner list will be available on the Setel website.

5.6 The Setel Credit will be credited to the Participant's Setel Wallet within five (5) working days after the winner's announcement.

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

5.8 The Setel Credit is non-transferable and cannot be exchanged for cash, credit, or any other items. Peer-to-peer (P2P) transfers are not permitted unless otherwise permitted under Setel's prevailing Setel Wallet Terms and Conditions.

5.9 The Organiser reserves the right to substitute the rewards with rewards of equivalent or higher value at its sole discretion.

6.0 Winners Selection Process

6.1 Winners shall be selected by random draw from the pool of eligible Participants.

6.2 A selection process, witnessed and recorded by the appointed Setel representative, will be conducted to determine the winners from the eligible Participants.

6.3 Participant(s) selected as winners in any daily draw shall not be eligible for selection in any subsequent daily draw throughout the Campaign Period.

6.4 Ten (10) winners shall be selected from all qualifying transactions across all eligible fuel types.

7.0 General Terms

7.1 By participating in this Campaign, the Participants fully and unconditionally agree to 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.

7.2 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.

7.3 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.

- 7.4 The Organiser reserves the right, at its absolute discretion and with prior notice, to substitute the Setel Credit with an item of similar or higher value. The Organiser reserves the right to determine the specifications of the Setel Credit, and the Organiser's decision on this matter is final.
- 7.5 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 Setel Credit at any time, should there be any non-compliance to these Terms and Conditions.
- 7.6 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 Setel Credit given under this Campaign.
- 7.7 In the event a Participant 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:
- i. disqualify the said Participant;
 - ii. withhold, cancel, withdraw, or recall any Setel Credit granted to the said Participant; and
 - iii. initiate any action the Organiser deems necessary against the said Participant.
- 7.8 If a Participant has already used a granted Setel Credit and is later found to be ineligible, the said Participant agrees to indemnify the Organiser for the full amount of the Setel Credit.
- 7.9 The Participant shall not register for multiple Setel accounts for any dishonest purpose, including to gain excessive Setel Credit or to abuse the Campaign Setel Credit from the Setel app and/or services offered on the Setel app.
- 7.10 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 Participants involved in fraudulent behavior.
- 7.11 In the event that a Participant's successful transaction is not captured for any reason whatsoever during the Campaign Period, the Organiser reserves the right to exclude such transaction from the Campaign. Notwithstanding this, the Organiser shall make reasonable efforts to address any such issue to enable the Participant to continue participating in the Campaign.
- 7.12 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 and any other matters relating to this Campaign.
- 7.13 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 relating to this Campaign.
- 7.14 These Terms and Conditions are governed by and construed in accordance with the laws of Malaysia, and Participant's agree to submit to the exclusive jurisdiction of the Malaysian courts.
- 7.15 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.

8.0 Personal Data

- 8.1 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.