Earn 3x Mesra Rewards Points with Every Spent Campaign

From 1 November 2026, (12:00am) to 31 December 2026, (11:59pm)

Terms & Conditions

TERMS AND CONDITIONS
Effective date: 1 November 2026 (12:00 AM)

1.0 Campaign Organiser

1.1 The “Earn 3x Mesra Rewards points with Every Spent” Campaign (“Campaign”) is organised by Setel Ventures Sdn. Bhd. (“Setel” or “Organiser”).

2.0 Campaign Period

2.1. The Campaign will commence from **1 November 2026, 12:00 AM (GMT+8)** and end on **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 only open to Setel users in Malaysia aged sixteen (16) and above and must be Malaysian citizens, subject to these Terms and Conditions (hereinafter referred to as “Setel App User(s)”).

3.2. Participants are able to download Setel App through Google Play Store/ Huawei Store/ Apple App Store and must have a registered Setel account.

4.0 Campaign Mechanism

4.1. Throughout the Campaign Period, each Setel App User (1 user ID) is eligible to receive 3x Mesra Rewards points with every RM5 spent on purchases/payment made with/through Setel App at physical stores or online stores, parking, road tax, auto assistance, motor insurance, EV charging, Café Mesra Pick-up, bill payment, prepaid reload and car service (“Selected Features"). The 3x Mesra Rewards points multiplier (earned for every RM5 spent) excludes purchases made on or at the following

- Fuel
- DuitNow
- Kedai Mesra

- Deliver2Me
- Debonairs Pizza & Steers Pick-up

4.2. With effect from 12 October 2026, 9:00 AM (GMT+8), Reload transactions made through the Setel App shall be included as an eligible Selected Feature under Clause 4.1. Any Reload transactions made prior to this date and time shall not be eligible for Mesra Rewards points under this Campaign.

4.3. Throughout the Campaign Period, each Setel App User (1 user ID) is also eligible to receive 3x Mesra Rewards points with every RM1 spent on purchases made with the Setel App at Kedai Mesra, nationwide, excluding Kedai Mesra stores that only accept DuitNow QR.

4.4. Subject to applicable caps specified in Clause 4.1 and 4.2, Setel App User(s) may earn rewards multiple times throughout the Campaign Period. Purchases of cigarettes, and transactions via Touch N' Go, DuitNow, Setel's Scan & Earn and ePay at Kedai Mesra are excluded and not eligible for the above points entitlement.

4.5. Setel App User(s) will earn a total of 3x Mesra Rewards points for:
- Every RM1 spent at Kedai Mesra via Setel App, consisting of:
  - 1x base Mesra Rewards point; and
  - additional 2x bonus Mesra Rewards points.
- Every RM5 spent using/through the Setel app as per Clause 3.3, consisting of:
  - 1x base Mesra Rewards point; and
  - additional 2x bonus Mesra Rewards points.

4.6. The total campaign reward allocation is capped at **RM91,936** for "3x Mesra Rewards points for every RM5 spent" throughout the overall Campaign Period, as set out in Clause 2.1, or until fully exhausted, whichever occurs first.

4.7. For "3x Mesra Rewards points for every RM1 spent at Kedai Mesra", the total campaign reward allocation shall be capped at **RM203,176** throughout the Campaign Period defined in Clause 2.1, or until fully redeemed, whichever comes first.

5.0 Rewards Point Value

5.1. Setel App User(s) who meet the eligibility criteria under Clause 3.0 are entitled to receive 3x Mesra Rewards Points in accordance with the Campaign Mechanism set out in Clause 4.0. The following scenarios illustrate how the Campaign applies:

- **Scenario 1:** Ahmad, a Setel user, spent RM50 using Setel QR at a physical store. Ahmad received a total of 30 Mesra Rewards points, as he is entitled to 3x Mesra Rewards Points for every RM5 spent under the Campaign.

- **Scenario 2:** Ali used Setel to pay RM15 for automated parking. Ali received a total of 9 Mesra Rewards Points from this transaction, as parking payments are included under the eligible transactions on Selected Features.
- **Scenario 3:** Aliya spent RM150 at a grocery store and made payment via DuitNow QR through the Setel app. Aliya did not receive any Mesra Rewards Points, as DuitNow QR transactions are excluded from the Campaign and are therefore not eligible for 3x Mesra Rewards Points entitlement.
- **Scenario 4:** Aina spent RM20 at Kedai Mesra using Setel while also paying RM150 for EV charging through the Setel app. Aina received:
    - 60 Mesra Rewards Points from her Kedai Mesra purchase, based on 3x Mesra Rewards Points for every RM1 spent; and
    - 90 Mesra Rewards Points from her EV charging transaction, based on 3x Mesra Rewards Points for every RM5 spent.
- **Scenario 5:** Adam made a bill payment of RM80 through the Setel app. Adam received a total of 48 Mesra Rewards Points from this transaction, as bill payments are included under the eligible Selected Features.
- **Scenario 6:** Siti purchased fuel worth RM100 using the Setel app. Siti did not receive any Mesra Rewards Points under this Campaign, as fuel transactions are specifically excluded from the Campaign mechanics.
- **Scenario 7:** Jason purchased cigarettes worth RM45 at Kedai Mesra using the Setel App. Jason did not receive any Mesra Rewards points, as cigarette purchases are excluded from points entitlement under the Campaign.
- **Scenario 8:** Mei Ling made two separate eligible transactions during the Campaign Period: RM25 for Café Mesra Pick-up and RM60 for road tax renewal through the Setel app. Mei Ling received a total of 51 Mesra Rewards Points, comprising:
    - 15 Mesra Rewards Points for the Café Mesra Pick-up transaction; and
    - 36 Mesra Rewards Points for the road tax transaction.
- **Scenario 9:** Farid spent RM12 at Kedai Mesra using the Setel app. Farid received 36 Mesra Rewards Points, as Kedai Mesra purchases are entitled to 3x Mesra Rewards Points for every RM1 spent.
- **Scenario 10:** Sarah purchased a RM30 prepaid mobile reload through the Prepaid Reload feature in the Setel App on 15 October 2026. Sarah received a total of 18 Mesra Rewards points, as prepaid reload transactions made through the Setel App from 12 October 2026, 9:00 AM (GMT+8) onwards are eligible for 3x Mesra Rewards points for every RM5 spent under the Campaign.
- **Scenario 11:** Daniel purchased a RM30 prepaid mobile reload through the Prepaid Reload feature in the Setel App on 10 October 2026. Daniel did not receive any Mesra Rewards points, as prepaid reload transactions made before 12 October 2026, 9:00 AM (GMT+8) are not eligible for points entitlement under the Campaign.

5.2. The points will be credited to the Setel App User’s account automatically following the successful qualifying transactions as per Clause 4.0 above.

5.3. All credited points shall have no expiry date and remain valid as long as the Setel App User's account is active.

5.4. All credited points may be utilised on Setel App's supported products and services subsequent to the conclusion of the Campaign.

5.5. All bonus Mesra Rewards Points credited under this Campaign shall not be counted as membership tiering points under Setel's existing membership programme. Bonus points awarded pursuant to this Campaign are granted solely as additional rewards based on the eligible spending amount and payment method, in accordance with the Campaign Mechanism set out in Clause 4.0.

5.6. In the event of any payment made utilizing the Family Wallet feature, any applicable bonus Mesra Reward Points will be awarded strictly to the respective user executing the transaction. Base Mesra Reward Points, however, will remain non-transferable and shall be credited solely to the Family Wallet account owner.

6.0 General Terms

6.1. 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.

6.2. 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.

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 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.

6.5. 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.

6.6. 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.

6.7. 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.

6.8. 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.

6.9. If a Setel App User has already used a granted reward and is later found to be ineligible due to Clause 6.8 above, the said Setel App User agrees to indemnify the Organiser for the full amount of the reward.

6.10. 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.

6.11. Any Setel App Users 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.

6.12. In the event that, during the Campaign Period, a Setel App Users' 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 Setel App Users to continue participating in the Campaign.

6.13. 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.

6.14. 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.

6.15. 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.

6.16. For inquiries or feedback regarding the Campaign, email us at hello@setel.com or chat with our Customer Service team on the Setel App.

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, which can be viewed at www.setel.my/privacy.