



## **5X MESRA REWARDS POINTS ON FUEL (“CAMPAIGN”)**

### **TERMS AND CONDITIONS**

Effective date: 6 October 2026

#### **1.0 Organiser**

1.1 The “5x Mesra Rewards Points On Fuel” (“Campaign”) is organised by Setel Ventures Sdn. Bhd. (“Setel” or “Organiser”).

#### **2.0 Campaign Period**

2.1 The Campaign will commence from 6 October 2026, 9:00 AM (GMT+8) to 31 December 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 New Setel App User(s) (as defined herein) who satisfy all of the following criteria:

- i. are sixteen (16) years of age or above;
- ii. are Malaysian citizens;
- iii. register for a Setel account during the Campaign Period; and
- iv. successfully complete the account verification process and have their account verification status approved.

(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.

#### **4.0 Campaign Mechanics**

4.1 For the purposes of Clause 3.1, “New Setel App User(s)” is defined as an individual who does not have an existing registered account with the Setel App prior to the commencement of the Campaign. Such individuals shall download the Setel App from the Apple App Store, Google Play Store, or Huawei AppGallery, create and register for an account on the Setel App, and successfully complete the account verification process (e-KYC).

4.2 To be eligible for this Campaign, Participants are required to fulfil all of the following requirements:

- i. successfully register for the Setel App during the campaign period;
- ii. successfully complete the account verification process and obtain an approved verification status; and
- iii. make a fuel purchase using the Setel App.

4.3 Upon fulfilling the above requirements, Participants shall be awarded an additional five (5) times Mesra Rewards points for every one (1) litre of fuel purchased, capped at a maximum of five hundred (500) Mesra Rewards points, within thirty (30) days from the date of registration.

4.4 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 Mesra Rewards Points Value**

5.1 Each Participant shall be entitled to a maximum of five hundred (500) Mesra Rewards points under this Campaign. Upon reaching the maximum limit, no further bonus Mesra Rewards points shall be awarded, and the Participant shall continue to earn the applicable base Mesra Rewards points in accordance with their prevailing membership tier.

5.2 The additional bonus Mesra Rewards points awarded under this Campaign shall not be taken into account for the purpose of determining or maintaining the Participant's membership tier.

5.3 The maximum of five hundred (500) bonus Mesra Rewards points available under this Campaign shall be valid for thirty (30) days from the date of the Participant's registration for the Setel App. Any unused bonus points entitlement shall expire upon the expiry of the thirty (30)-day period.

## **5.4 Scenario's**

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| Scenario 1 | <p>Aaron registers for the Setel App and successfully completes the account verification process and obtains an approved verification status. Aaron then purchases 10 litres of fuel using the Setel App.</p> <p>As a New Setel App User, Aaron starts at the Junior membership tier, which entitles him to 1.5 Mesra Rewards points per litre of fuel purchased.</p> <p>Therefore:</p> |
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|            | <ul style="list-style-type: none"> <li>• Base Mesra Rewards points: <math>1.5 \text{ points} \times 10 \text{ litres} = 15 \text{ points}</math></li> <li>• Bonus Mesra Rewards points: <math>5 \text{ points} \times 10 \text{ litres} = 50 \text{ points}</math></li> <li>• Total Mesra Rewards points earned: 65 points</li> </ul> <p>So Aaron earns 15 base points + 50 bonus points = 65 Mesra Rewards points for the 10-litre fuel purchase.</p>                                                                                                                                                                                                                                                                                                                                                                  |
| Scenario 2 | <p>Adlina is a Junior member and has already earned 400 bonus Mesra Rewards points from the Campaign. She then purchases 20 litres of fuel using the Setel App.</p> <p>For this purchase, Adlina earns:</p> <ul style="list-style-type: none"> <li>• 30 base Mesra Rewards points (<math>1.5 \text{ points} \times 20 \text{ litres}</math>); and</li> <li>• 100 bonus Mesra Rewards points, as she can only earn another 100 bonus points before reaching the Campaign limit of 500 bonus points.</li> </ul> <p>Adlina therefore earns a total of 130 Mesra Rewards points for this purchase.</p> <p>After reaching the 500 bonus points limit, Adlina will continue to earn her usual base Mesra Rewards points based on her Junior membership tier, but will no longer receive bonus points under this Campaign.</p> |
| Scenario 3 | <p>Sarah registers for the Setel App and completes her account verification on 1 October.</p> <p>She has 30 days from her registration date to earn the additional 5x bonus Mesra Rewards points, up to a maximum of 500 bonus points.</p> <ul style="list-style-type: none"> <li>• If Sarah fuels on 15 October, she will earn the additional 5x bonus points.</li> <li>• If Sarah fuels on 30 October, she will still earn the additional 5x bonus points.</li> <li>• If Sarah fuels on 2 November, she will no longer earn the additional bonus points as the 30-day period has ended.</li> </ul> <p>After the 30-day period, Sarah will continue to earn her usual Mesra Rewards points based on her membership tier.</p>                                                                                           |

## 6.0 General Terms

- 6.1 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.
- 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 reward with an item of similar or higher value. The Organiser reserves the right to determine the specifications of the reward, 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, as well as the right to disqualify or withdraw the Participant's 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, personal injury, or loss of life resulting from or in connection with this Campaign or the reward given under this Campaign.
- 6.7 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 reward granted to the said Participant; and
  - iii. initiate any action the Organiser deems necessary against the said Participant.
- 6.8 If a Participant has already used a granted reward and is later found to be ineligible, the said Participant agrees to indemnify the Organiser for the full amount of the reward.

- 6.9 The Participant shall not register for multiple Setel accounts for any dishonest purpose, including to gain excessive reward or to abuse the Campaign reward from the Setel app and/or services offered on the Setel app.
- 6.10 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.
- 6.11 In the event that a Participant's successful transaction is not captured for any reason whatsoever during the Campaign Period, the Organizer reserves the right to exclude such transaction from the Campaign. Notwithstanding this, the Organizer shall make reasonable efforts to address any such issue to enable the Participant 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 material advertised under this Campaign. The Organizer is the final authority 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 relating to this Campaign.
- 6.14 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.
- 6.15 For inquiries or feedback regarding the Campaign, please email us at [hello@setel.com](mailto:hello@setel.com) or chat with our Customer Service team on the Setel App.

## **7.0 Personal Data**

- 7.1 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 Organizer in accordance with the Setel Privacy Statement, which can be viewed at [www.setel.my/privacy](http://www.setel.my/privacy).