



YEAR-END INSURANCE & ROAD TAX SPECIAL CAMPAIGN 2026

TERMS AND CONDITIONS

Effective date: 1 October 2026

1.0 Organiser

- 1.1 The **"Year-End Insurance & Road Tax Special"** ("Campaign") is organised by Setel Ventures Sdn. Bhd. ("Organiser" or "Setel").
- 1.2 By participating in this Campaign, you agree to be bound by these terms and conditions ("Terms and Conditions"), including any amendments made from time to time by the Organiser.

2.0 Campaign Period

- 2.1 The Campaign runs from 1 October 2026 (12:00 AM) to 31 December 2026 (11:59 PM), or any other period determined by the Organiser with prior notice ("Campaign Period").

3.0 Eligibility

- 3.1 The Campaign is open to all individuals aged eighteen (18) years and above who reside in Malaysia and possess a valid Setel account, subject to the eligibility requirements and exclusions set out below.

- 3.1.1 For the avoidance of doubt, the following persons are NOT ELIGIBLE to participate in the Campaign:

- a) Permanent and/or contract employees of the PETRONAS Group of companies, including PETRONAS Dagangan Berhad ("PDB"), Mesra Retail & Cafe Sdn. Bhd. ("MRCSB"), Setel Ventures Sdn. Bhd. ("SVSB") and PETRONAS Lubricants Marketing (Malaysia) Sdn. Bhd. ("PLMM"), and their immediate family members, namely their respective fathers, stepfathers, mothers, stepmothers, siblings, spouses, children, stepchildren, and persons in equivalent adoptive relationships;
 - b) PETRONAS Station dealers, Crew PETRONAS, and their immediate family members, namely their respective fathers, stepfathers, mothers, stepmothers, siblings, spouses, children, stepchildren, and persons in equivalent adoptive relationships; and
 - c) Employees of third-party service providers appointed by the



Organiser, including, without limitation, advertising agencies, suppliers and other service providers, and their immediate family members, namely their respective fathers, stepfathers, mothers, stepmothers, siblings, spouses, children, stepchildren, and persons in equivalent adoptive relationships.

3.1.2 The eligibility requirements and exclusions set out in this Clause 3.1 shall apply equally to all persons seeking to participate in the Campaign. No preferential treatment, additional entitlement or exemption from the Campaign mechanics, Terms and Conditions or reward fulfilment requirements shall be granted based on any person's employment, affiliation or relationship with SVSB, the PETRONAS Group of companies or any appointed agency of the Organiser.

3.1.3 Any individual who meets the eligibility requirements set out in this Clause 3.1, is not subject to any of the exclusions set out herein, and fulfils all applicable Campaign mechanics and requirements shall be deemed an eligible "Participant" for the purposes of the Campaign.

4.0 Campaign Mechanics

4.1 To participate in the Campaign and qualify for the applicable Campaign Rewards, an eligible Participant must complete an eligible Motor Insurance and/or Road Tax renewal transaction via the Setel App during the Campaign Period, subject to the applicable requirements set out below.

4.1.1 Motor Insurance

I. New Users - A Participant who purchases or renews Motor Insurance via the Setel App and has not previously completed a Motor Insurance transaction via the Setel App prior to the Campaign Period ("New User") shall be entitled to receive ten percent (10%) cashback on each eligible Motor Insurance transaction, subject to the following limits:

(a) cashback is capped at RM200.00 per eligible transaction;

(b) cashback is applicable to a maximum of THREE (3) eligible Motor Insurance transactions per calendar month; and

(c) the total cashback received by the Participant under this New User offer shall not exceed RM600.00 throughout the Campaign Period.

II. Existing Users - A Participant who has previously completed a Motor Insurance transaction via the Setel App prior to the Campaign Period ("Existing User") shall be entitled to receive five percent (5%) cashback on each eligible Motor Insurance transaction, subject to the following limits:



- (a) cashback is capped at RM100.00 per eligible transaction;
- (b) cashback is applicable to a maximum of THREE (3) eligible Motor Insurance transactions per calendar month; and
- (c) the total cashback received by the Participant under this Existing User offer shall not exceed RM300.00 throughout the Campaign Period.

4.1.2 Road Tax

- I. A Participant who has not previously completed a Road Tax renewal transaction via the Setel App prior to the Campaign Period ("Road Tax New User") shall be entitled to receive ten percent (10%) cashback on their first eligible Road Tax renewal transaction during the Campaign Period, subject to the following limits:

- (a) the cashback is capped at a total of RM10.00; and
- (b) the cashback is applicable only to the Participant's first eligible Road Tax renewal transaction during the Campaign Period.

4.1.3 For the avoidance of doubt, a Participant may participate in both the Motor Insurance and Road Tax offers during the Campaign Period, provided that the Participant fulfils the respective eligibility requirements and applicable Campaign mechanics for each offer.

4.1.4 Each eligible transaction shall be subject to the applicable cashback percentage, per-transaction cap, transaction frequency limit and overall cashback cap set out in this Clause 4.1.

4.1.5 The Campaign Rewards are available on a first-come, first-served basis and while the allocated Campaign Rewards pool lasts. The Organiser reserves the right to cease awarding cashback once the allocated Campaign Rewards pool has been fully utilised.

4.1.6 The applicable cashback will be credited automatically into the Participant's Setel Wallet within FOURTEEN (14) working days from the date of the respective eligible transaction, subject to verification of the Participant's eligibility and fulfilment of the applicable Campaign requirements. Cashback received by the Participant will remain valid for use and will not expire, provided that the Participant's Setel account remains active.

4.1.7 Setel cashback can be used to purchase fuel, make payments to online and offline merchants via Setel Pay, purchase items at Kedai Mesra, pay parking fees, pay for EV



charging, and/or use the Deliver2Me feature (excluding Kedai Mesra).

- 4.1.8 Mesra Rewards points collected in connection with eligible transactions will expire after three (3) years. Participants may redeem their Mesra Rewards points in the Setel Wallet within their validity period, subject to the prevailing Mesra Rewards Terms and Conditions. Rewards cannot be bundled with other ongoing promotions, offers, loyalty programmes, e-Vouchers, and/or discounts otherwise organised by participating merchants.
- 4.1.9 Mesra Rewards points may be converted into Setel Wallet balance in accordance with the applicable Mesra Rewards Terms and Conditions and are not exchangeable for e-Vouchers.

5.0 General Terms

- 5.1 By 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 there to are final and binding.
- 5.2 The Organiser reserve the right to cancel, shorten, extend, suspend, or terminate the Campaign at any time before the expiry of the Campaign Period with prior notice to the Participants. For the avoidance of doubt, any cancellation, extension, suspension, or termination of the Campaign Period at any time before the expiry of the Campaign Period shall not entitle the Participants to claim any compensation from the Organiser for any losses or damages suffered or incurred by the Participants as a result of the said cancellation, extension, suspension or termination.
- 5.3 The Organiser reserve the right to amend, modify, delete, or change any of the Terms and Conditions herein contained at any time at its absolute discretion with adequate 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.
- 5.4 The Organiser reserve the right, at its absolute discretion and without 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.
- 5.5 The Organiser reserve the right to make further verifications and requests for additional personal identification details and documents from the Participants, 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.



- 5.6 The Organiser shall not be held responsible or liable for any claim 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 Reward given under this Campaign.
- 5.7 In the event a Participant is found to be ineligible, and/or discovered to have performed fraudulent transactions or violate this Campaign's Terms and Conditions at any point of time during or after the Campaign Period, the Organiser reserves the right to:
- 5.7.1 disqualify the said Participant;
 - 5.7.2 withhold/cancel/withdraw/recall any reward granted to the said Participant; and
 - 5.7.3 initiate any action the Organiser deems necessary against the said Participant.
- 5.8 If the Participant has already used a granted reward and is later found to be ineligible due to Clause 5.7 above, the said Participant agrees to indemnify the Organiser for the full amount of the reward.
- 5.9 The Participant 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.
- 5.10 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 Organiser reserves the right to take further legal action against individuals involved in fraudulent behaviour.
- 5.11 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 Participants to continue participating in the said Campaign.
- 5.12 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.
- 5.13 The transaction records maintained by the Organiser and its decisions regarding the Campaign are final and binding. The Organiser are not obligated to provide reasons or engage in correspondence regarding any matters related to the Campaign.
- 5.14 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.
- 5.15 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.



6.0 Personal Data for Setel App User:

- 6.0 By participating in the Campaign, Participants 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.