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FROM TRACK TO YOU 9th WORLD CONSTRUCTORS' CHAMPION: "SETEL" **("CAMPAIGN")**

TERMS AND CONDITIONS

Effective date: 23 November 2026

1.0 Organiser

1.1 The "***FROM TRACK TO YOU 9th WORLD CONSTRUCTORS' CHAMPION: "SETEL""*** ("Campaign") is organised by Setel Ventures Sdn. Bhd. ("Setel" or "Organiser").

2.0 Campaign Period

2.1 The Campaign will commence from 23 November 2026, 12:00 AM (GMT+8) to 2 December 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 eighteen (18) 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 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 and register an account in the Setel App.
ii. Existing Setel App User(s) is defined as an individual who has a registered Setel account.

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

3.4 Unless otherwise decided by the Organiser, permanent or contract employees of Setel, PETRONAS Group of Companies, campaign agencies, vendors, contractors involved in the Campaign and their immediate family members (including and not limiting to parents, stepparents, siblings, spouses, children, stepchildren and adoptive relationships), PETRONAS station dealers, PETRONAS crews and their immediate family members (including and not limiting to parents, stepparents, siblings, spouses, children, stepchildren and adoptive relationships) are NOT ELIGIBLE to participate in the Campaign.

4.0 Campaign Mechanics

4.1 To qualify for the Campaign, Participant(s) must complete all of the following during the Campaign Period:

i. Subscribe to Setel Savers by opening the Setel app, tapping on the Setel Savers icon and following the instructions for subscription. Or maintain an active Setel Savers

subscription throughout the Campaign Period;

ii. Complete non-fuel transactions amounting to a cumulative minimum of RM100 using the Setel App during the Campaign Period ;

iii. Share the Participant's experience using the Setel app by posting an original video on at least one (1) of the following social media platforms - Instagram, TikTok, Facebook or Threads. The video must feature the Participant using the Setel app.

iv. Follow and tag @setel and include the hashtag #SetelFromTrackToYou in the social media post; and

v. Submit their Campaign entry via Instagram Direct Message ("DM") to @setel, together with
   - Proof of Setel Savers subscription
   - Proof of cumulative qualifying transactions;
   - and link to the Participant's qualifying social media post.

4.2 Participant(s) must complete all of the following steps in the sequence set out in Clause 4.1 during the Campaign Period.

4.3 Participant(s) must maintain an active Setel Savers subscription throughout the Campaign Period and until the completion of the winner selection and verification process.

4.4 Only transactions successfully completed during the Campaign Period and after Setel Savers subscription shall count towards the minimum cumulative qualifying amount. Transactions completed before the commencement date stated in Clause 2.1 shall not be counted.

4.5 The following non-fuel transactions made via the Setel App shall qualify towards the cumulative RM100 spending requirement:

i. Parking (Street and Automated Parking)
ii. Payment with Setel QR
iii. Payment with Setel DuitNow QR (excluding peer-to-peer (P2P) transactions)
iv. Motor takaful & insurance
v. Road tax
vi. EV charging
vii. Bill payment
viii. Car service
ix. 24/7 auto assistance
x. Buy & sell car
xi. Prepaid reload
xii. Cafe Mesra pick-up

4.6 The cumulative minimum spending requirement of RM100 may be fulfilled through a single qualifying transaction or a combination of multiple qualifying transactions completed during the Campaign Period.

4.7 Any cancelled, refunded or unsuccessful transactions shall not be counted towards the cumulative RM100 spending requirement.

4.8 Participant(s) must ensure that their qualifying social media post remains publicly accessible and viewable by the Organiser throughout the Campaign Period, winner selection and verification process.

4.9 Entries that are incomplete, submitted after the Campaign Period, or cannot be successfully verified by the Organiser shall not be eligible for the Campaign.

4.10 Each Participant is entitled to one (1) Campaign entry per Setel account throughout the Campaign Period. Participants may share their qualifying social media post on more than one (1)

eligible social media platform; however, multiple posts and/or posts across different platforms shall not constitute additional Campaign entries or additional chances of selection.

5.0 Campaign Prize

5.1 Each selected Participant shall be entitled to receive one (1) ***FROM TRACK TO YOU 9th WORLD CONSTRUCTORS' CHAMPION: "SETEL"*** pass (hereafter a "Pass") to see the drivers.

5.2 The Pass is non-transferable and cannot be exchanged for cash, credit or any other item.

5.3 Any transportation, accommodation, parking, meals and/or other expenses incurred in attending or relating to the Pass shall be borne by the selected Participant unless otherwise notified by the Organiser.

5.4 Selected Participants shall be required to comply with the applicable event rules, security requirements and instructions issued by the Organiser and/or event organiser.

5.5 Winners will be announced via Setel's official social media channels following completion of the verification and confirmation process.

5.6 By participating in the Campaign, Participant(s) acknowledge and agree that, if confirmed, their name may be published on Setel's official social media channels and/or other Campaign-related communications for the purpose of announcing the winners.

5.7 Any photographs, videos and/or other content featuring winners captured during the event may be used by the Organiser for Campaign-related communications, subject to the applicable consent and/or notice requirements.

6.0 Winners Selection Process

6.1 Eligible submissions that have successfully completed all Campaign Mechanics stated in Clause 4.0 will be assessed based on the creativity and originality of the Participant's social media submission, relevance to the Campaign, and how effectively the submission showcases the Participant's Setel experience.

6.2 Shortlisted Participant(s) will be selected from the eligible submissions based on the assessment criteria stated in Clause 6.1.

6.3 Shortlisted Participant(s) will be subject to verification and confirmation by the Organiser and/or its appointed representative.

6.4 Shortlisted Participant(s) may be contacted by the Organiser and/or its appointed representative via the contact details provided by the Participant after the end of the Campaign Period.

6.5 Each Participant shall only be entitled to win one (1) Pass under this Campaign subject to verification and confirmation by the Organiser and/or its appointed representative.

6.6 The Organiser reserves the right to request further information or documentation from a selected Participant for verification purposes.

6.7 If a selected Participant cannot be contacted, fails to respond within the stipulated timeframe, fails to provide the required verification, or is subsequently found to be ineligible, the Organiser reserves the right to disqualify the Participant and select another eligible Participant.

6.8 In the event the same Participant is selected more than once, including through submissions made across different social media platforms, the Participant shall only be entitled to one (1) Pass. Any subsequent selection of the same Participant shall be disregarded, and the Organiser reserves the right to select another eligible Participant.

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 Pass with an item of similar or higher value. The Organiser reserves the right to determine the specifications of the Pass 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 Pass 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 Pass 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 Pass granted to the said Participant; and
iii. initiate any action the Organiser deems necessary against the said Participant.

7.8 The Participant shall not register for multiple Setel accounts for any dishonest purpose, or to abuse services offered on the Setel app.

7.9 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.

7.10 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.

7.11 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.

7.12 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.

7.13 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.

7.14 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.