Refer 700 Club Challenge Campaign From 19 April 2022 to 31 December 2022

Terms & Conditions

1.0 Organiser:

Setel Ventures Sdn. Bhd. ("Organiser") is the organiser of this "Refer 700 Club Challenge" ("Campaign").

2.0 Eligibility:

- 2.1 This campaign is open to selected Setel application users holding **Malaysian** citizenship, aged eighteen (18) and above ("User" or "Users") subject to the Terms and Conditions herein. The selected Setel Users are those who have successfully made more than 50 referrals from 1 January to 31 December 2021, and from 1 January to 31 March 2022.
- 2.2 Employees of Setel or employees of PETRONAS Group of Companies, who are tasked to acquire new users under any arrangement whatsoever, are **NOT ELIGIBLE** to participate in this Campaign.
- 2.3 In the event a User is found to be ineligible or discovered to have committed fraud at any point of time during or after the Campaign Period as stated below, Setel reserves the right at its sole discretion to disqualify the said User(s) and to cancel/withdraw/recall any reward granted to the User(s), failing which, the

User(s) agrees and undertakes to indemnify Setel for the value and costs of such reward & incentives. Setel shall have the right to initiate any action it deems necessary against the said User(s). Kindly refer to https://www.setel.com/terms for details on fraudulent acts.

3.0 Campaign Period and Details:

3.1 Unless otherwise notified by the Organiser, the Campaign will be conducted from 19 April 2022, 0001hr (Malaysia time) to 31 December 2022, 1159hr (Malaysia time) ("Campaign Period"), both dates inclusive.

4.0 Campaign reward:

The reward(s) for Successful Referrals by a User are as follows:

Campaign Badge	Reward (RM)
Specialist	RM2,000 cash
Master	RM2,000 cash
Expert	RM2,000 cash

The reward(s) are open to all eligible User(s) that successfully fulfil the criteria stated in clause 5.0 below.

5.0 Campaign Mechanics:

5.1 To be eligible for this Campaign, User(s) are required to unlock a Campaign badge by completing the referral challenge given throughout the Campaign Period.

5.2 To unlock a Campaign badge and complete a challenge, User(s) are required to share his/her unique Setel referral code with their friends or family during the Campaign Period. Every successful and completed registration using the User(s)'s referral code with a minimum total spend of RM30, across these three (3) transactions via the Setel Application:

- 5.2.1 Top up Setel Wallet; and/or
- 5.2.2 Purchase fuel at any Setel-enabled PETRONAS station in Malaysia; and/or
- 5.2.3 Purchase items with Setel's Deliver2Me feature

("Successful Referral") during the Campaign Period, will qualify the User(s) to participate in the Campaign to complete the challenge for the reward(s).

5.3 Below are the Campaign badges and the required challenges for User(s) to complete throughout the Campaign Period:

Campaign Badge	Challenge	Reward
Specialist	Acquire 700 Successful Referrals	RM2,000 cash
Master	Acquire 700 Successful Referrals	RM2,000 cash
Expert	Acquire 700 Successful Referrals	RM2,000 cash

- 5.4 Users who do not meet all the requirements of a Successful Referral or any of the terms and conditions will not be eligible to receive the reward.
- 5.5 The Campaign badge will be assigned to the User(s) in the chronological order stated above. The User(s) can unlock each badge for one (1) time only.
- 5.6 The reward(s) granted in this Campaign is in addition to the RM5 Setel Credit reward offered by the Refer-A-friend programme available in the Setel Application. By participating in this Campaign, you also agree to the terms and conditions of the "Refer-A-friend programme" which is available at https://www.setel.com/promotions/referralterms.
- 5.7 Any referrals acquired by User(s) before and after the Campaign Period, will be disqualified for this Campaign.
- 5.8 The Organiser's decision on all matters relating to this Campaign shall be final and binding. No inquiries by the User(s) will be entertained.

5.9 Case scenarios as below:

Case Scenario	Result
	Rina and her 700 referrals are eligible for a RM5 Setel Credit reward for each
	referral as part of the existing
Setel account registration using Rina's	

unique code and topped up RM30.

Refer-A-Friend programme in the Setel App.

Rina has also unlocked the first badge "Specialist" and is eligible for RM2,000 Cash Reward. She will also receive her second badge "Master".

Rina's other 50 friends are not eligible for the RM5 Setel Credit reward because they did not:

- Complete account registration with Rina's unique code and;
- Top up a min RM30 and/or;
- Spend a min of RM30 on fuel or via Deliver2Me purchases

Aaron managed to refer 700 friends to Setel during the Campaign Period.

Although 700 of his friends completed the registration of Setel's account using Aaron's unique referral code, his friends only bought petrol worth RM30 after the campaign period.

Aaron is not eligible to unlock the "Specialist" badge and receive the Cash Reward because the promotion has ended.

6.0 Uncaptured Transactions:

6.1 In the event that during the Campaign Period, successful registrations with the User(s) referral code are not captured, the Organiser reserves the right to exclude them from participating in the Campaign.

6.2 Nonetheless, the Organiser will on a best effort basis, subject to the transaction(s) captured by the Setel application, endeavour to enable the User(s) to be eligible to participate in the Campaign.

7.0 Miscellaneous:

7.1 Every eligible User(s) is entitled a total of three (3) Campaign badges throughout the Campaign Period.

7.2 Upon successful completion of a challenge and unlocking a Campaign badge, the User(s) will be notified through the Setel application inbox message or by checking the Campaign badge status on the Setel application.

7.3 The RM5 Setel Credit will be automatically credited to the eligible User(s) Setel Wallet upon unlocking the Campaign badge throughout the Campaign Period. In the event of a delay on the fulfilment of the RM5 Setel Credit, Setel will communicate with the User(s) via the Setel application inbox message or phone call.

7.4 The User(s)' Setel account must be active when Setel grants the RM5 Setel Credit. Setel reserves the right to cancel the RM5 Setel Credit after it has been granted to the User(s) in the event the Setel account becomes dormant or inactive.

7.5 In the event that Setel grants the RM5 Setel Credit directly to the eligible User(s) Setel account and the RM5 Setel Credit is unable to go through to the eligible User(s) due to any reason whatsoever, Setel will then make another two (2) attempts to grant the RM5 Setel Credit to the eligible User(s) within seven (7) working days. Where such attempts are unsuccessful, Setel hereby reserves the right to not grant the RM5 Setel Credit to the eligible User(s).

7.6 Eligible User(s) who are entitled to the RM2,000 Cash Reward will be required to contact Setel's customer support team and provide the requested personal identification details and supporting documents including but not limited to NRIC, for verifications purposes within fourteen (14) working days from the date of successful completion of the challenge and unlocking a Campaign badge. The eligible User(s) will also be required to fill in and submit a signed copy of the Setel "Refer 700 Club Challenge" Reward Agreement in the form as specified and provided by the Organiser within the stipulated timeline determined by the Organiser. Failure to comply will result in the forfeiture of the Cash Reward.

7.7 The RM2,000 cash reward will be granted to the eligible User(s) via bank transfer within thirty (30) working days from the date of complete

verification and submission of the signed Setel "Refer 700 Club Challenge" Reward Agreement.

7.8 The Organiser reserves the right to make further verifications and request for further personal identification details and documents, as well as the right to disqualify or withdraw the User(s) eligibility for the Reward at any time, including the period after the Reward has been awarded to the User(s), should there be any non-compliance to the agreed terms and conditions.

7.9 By entering or participating in the Campaign, User(s) hereby fully and unconditionally agree and accept all the Terms and Conditions herein contained and agree that the decisions of Setel regarding the Campaign and all matters relating to or in connection thereto are final and binding and no such queries, appeals or correspondences will be entertained.

7.10 The Organiser reserves the right to cancel, shorten, extend, suspend or terminate the Campaign at any time prior to the expiry of the Campaign Period without prior notice to the User(s). For 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 User(s) to claim any compensation from the Organiser for any and all losses or damages suffered or incurred by the Users as a result of the said cancellation, extension, suspension or termination. The Organiser also 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 adequate notice. Continued participation in the Campaign following any such changes and/or amendments shall constitute unconditional acknowledgement, understanding, agreement, and acceptance of such changes in respect of the Terms and Conditions.

- 7.11 The Organiser reserves the right to use the names, addresses, photographs (whether provided by Users or taken by the Organiser) information and documents of the Users for the purposes of this Campaign as materials in advertisements and other forms of publicity for marketing purposes from time to time without prior notice to the User(s). The User(s) shall not claim ownership of the material. The participation of the User(s) in the Campaign constitutes their consent to such use, with adequate notice, without payment or consideration.
- 7.12 The Organiser may require the User(s) to publish promotional activities of Setel on the User(s)' social media accounts. By accepting the terms and conditions of this Campaign, the User(s) agrees to accommodate such requests made by the Organiser.
- 7.13 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 Users, and/or any party resulting from or arising out of or in connection with this Campaign or the rewards given under this Campaign.

7.14 These Terms and Conditions prevail over any provisions or representations contained in any brochure or other promotional materials advertised under this Campaign.

7.15 The Organiser is the final authority to decide on the interpretation of these Terms and conditions and as to any other matters relating to this Campaign.

7.16 The "Refer 700 Club Challenge" Campaign Terms and Conditions shall be further subjected to the General Campaign Terms and Conditions, which can be found at www.setel.com/campaignterms.

8.0 Personal Data

By entering in the Campaign, Setel users are deemed to have agreed and consented to the collection, processing, use, disclosure and retention by Setel of their personal data in the manner as set out in the Personal Data Notice given pursuant to Section 7 of the Personal Data Protection Act 2010, which can be viewed at www.setel.my/privacy.