SETEL VENTURES SDN. BHD. AND AXA AFFIN GENERAL INSURANCE BERHAD

"AXA SMART DRIVE ENHANCED CUSTOMER REWARDS CAMPAIGN 2022"

TERMS AND CONDITIONS

1.0 Definition:

- 1.1 In this Terms and Conditions, except where the context otherwise requires or where it is otherwise expressly provided, the following words and expressions shall have the meanings respectively set out below:
 - 1.1.1 "Setel" refers to Setel Ventures Sdn Bhd, a corporate agent of AXA Affin General Insurance Berhad which will be distributing AXA's general insurance products through their platform.
 - 1.1.2 "AXA", "AXA Affin General Insurance Berhad" refers to AXA Affin General Insurance Berhad (Company No: 197501002042) and its successors and assigns.
 - 1.1.3 "Campaign" refers to "AXA **Smart***Drive Enhanced* Customer Rewards Campaign 2022".
 - 1.1.4 "Eligible Product" refers to the product AXA **Smart***Drive Enhanced*.
 - 1.1.5 "Eligible Customer(s)" refers to customers who purchased a policy for the Eligible Product at Setel Ventures Sdn Bhd digital platform, subject to the terms and conditions contained herein.
 - 1.1.6 "Setel's Digital Platform(s)" refers to the mobile application or website developed and owned by Setel, where customers can purchase the Eligible Product.
 - 1.1.7 "Total Due Amount Payable" refers to the gross premium payable in the quotation summary upon checkout for insurance payment as defined in Item 3.1 and 3.2.

2.0 Eligibility:

- 2.1 The Campaign is applicable to Eligible Customers who purchased Eligible Product within the Campaign Period.
- 2.2 Setel and AXA reserves the right to exclude and/or disqualify any customer if it is deemed that the customer is inappropriate or unfit for the Campaign at Setel and AXA's absolute discretion, with no prior notice or reason given.

3.0 Campaign Period:

- 3.1 For the KFC Delivery e-Voucher reward under Item 4.1, The Campaign is valid from 28th February 2022 to 27th May 2022 (both dates inclusive) ("Voucher Campaign Period") or once the KFC Delivery e-Voucher has been fully redeemed, whichever comes first.
- 3.2 For the 10% early bird discount under Item 4.2, The Campaign is valid from 28th February 2022 to 27th May 2022 (both dates inclusive) ("Rebate Campaign Period ") or once the discount has been fully redeemed, whichever comes first.

4.0 Campaign Mechanics and Offer:

- 4.1 The first 500 Eligible Customers are entitled to receive one (1) KFC Delivery e-Voucher worth RM20.00 which will be sent to the users via an app inbox message on Setel app to them based on the following terms and conditions:
 - 4.1.1 Eligible Customers must purchase the Eligible Product via Setel's Digital Platform with a minimum Total Due Amount Payable of RM300 per policy to qualify. The policy must be successfully paid and issued to Eligible Customers during the Voucher Campaign Period.
 - 4.1.2 Eligible Customers must provide a valid email address during their purchase and their Setel account must remain active at the time of purchase (i.e not blocked, suspended or closed account, etc).
 - 4.1.3 In the event that the Eligible Customer does not receive the e-Voucher due to inaccurate information provided by the Eligible Customer and reasonable efforts have been taken by AXA and Setel to issue the e-Voucher to the Eligible Customer to no avail, AXA and Setel reserve the right to forfeit the e-Voucher.
 - 4.1.4 The Eligible Customer shall be entitled to receive one (1) KFC Delivery e-Voucher on a first come, first served basis, subject to availability. The total number of KFC Delivery e-Voucher is capped at a maximum of five hundred (500) Eligible Customers during the Voucher Campaign Period only.
 - 4.1.5 The KFC Delivery e-Voucher code will be sent to Eligible Customers through their Setel app inbox based on their valid, registered Setel email address provided by Eligible Customers within thirty (30) days after the end of the Voucher Campaign Period. This is subject to whether the Eligible Customers fulfill the Campaign terms and conditions herein.
 - 4.1.6 It is the responsibility of the Eligible Customer to redeem for usage before expiry date of the KFC Delivery e-Voucher. All KFC Delivery

e-Voucher code is valid for one (1) year from the date of issuance. No refunds are applicable for purchases below the value of the e-Voucher code in a single receipt. Any purchases exceeding the amount of the KFC Delivery e-Voucher Code shall be borne by the Eligible Customer.

- 4.1.7 It is the Eligible Customer's responsibility to ensure that the information provided for the purpose of KFC Delivery e-Voucher code fulfillment is accurate, valid and complete information of the Eligible Customer. Failure to do so may result in the Eligible Customer's disqualification from the Campaign and forfeiture of the reward.
- 4.1.8 The KFC Delivery e-Voucher(s) is/are neither transferable, nor exchangeable for cash or any other forms of legal tender, whether in part or in full. The KFC Delivery e-Voucher code is valid only for online redemption at KFC Delivery via KFC.com.my, and not applicable via in-store redemptions or Call Centre. The usage is limited to one (1) KFC Delivery e-Voucher Code per redemption/transaction. The terms and conditions on the KFC e-Voucher apply. (https://vouchers.kfc.com.my/purchase)
- 4.1.9 Eligible Customers may contact KFC Customer Care 1300-222-888 for any issues pertaining to the usage of the KFC e-Voucher. Setel and AXA shall not be bound to deal with any enquiries and complaints in respect of the e-Voucher and shall bear no responsibility for resolving such disputes or for the dispute itself.
- 4.1.10 Setel and AXA reserve the right to substitute the KFC e-Voucher with an item of similar value at Setel and AXA's absolute discretion without prior notice or reason given.
- 4.2 Eligible Customers are entitled to receive a 10% early bird rebate which will be applied on the gross premium and reflected in the quotation summary upon checkout when customers pay for Eligible Product on Setel on the following condition:
 - 4.2.1 The Eligible Customer must purchase the Eligible Product (AXA **Smart***Drive Enhanced*) via Setel's Digital Platform to qualify. The policy must be successfully paid and issued to Eligible Customers during the Rebate Campaign Period.
- 4.3 Eligible Customers are entitled to receive both the KFC e-Voucher and 10% rebate as long as they purchase the Eligible Product within Voucher Campaign Period (only applicable to the first 500 Eligible Customers with a minimum Total Due Amount Payable of RM300 per policy) and Rebate Campaign Period respectively.

5.0 General:

- 5.1 Setel and AXA shall have the right and absolute discretion to vary, amend, delete or add to any of the Terms and Conditions specifically set out herein, in whole or in any part from time to time including to vary the Campaign Period as it deems necessary and appropriate.
- 5.2 By participating in the Campaign, the Eligible Customers and/or any parties related herein agree to be bound by this Terms and Conditions.
- 5.3 Setel and AXA have the final authority to decide on the interpretation of these Terms and Conditions and as to any other matters relating to this Campaign.
- 5.4 Setel and AXA shall not be liable for any default in respect of the Campaign due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, virus outbreak, technical or system failures or any event beyond the reasonable control of Setel and AXA.
- 5.5 Setel and AXA reserves the right to use the names, addresses, photographs, information of Eligible Customers in advertisements and other forms of publicity for current and future marketing purposes from time to time without prior notice to the Eligible Customers and they shall not claim ownership of the material. Participation in the Campaign constitutes their consent to such use, without further notice, payment or consideration.
- 5.6 These Terms and Conditions are governed by and construed under the laws of Malaysia.
- 5.7 For any assistance and/ or feedback related to the Campaign, you may refer or contact Setel via the live chat function on the application, or email at hello@setel.com or speak to AXA's customer service at (+603)-21708282, or email at <u>customer.service@axa.com.my</u>

6.0 Personal Data:

6.1 By purchasing the Eligible Product via Setel's Digital Platform and participating in the Campaign, Eligible Customers are deemed to have agreed and consented to the collection, processing, use, disclosure and retention by Setel and AXA Affin General Insurance 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 https://www.axa.com.my/personal-data-policy and www.setel.com/privacy/respectively.

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