SETEL VENTURES SDN. BHD.

"Wonder-hu CNY" Contest

26 January 2022 to 1 February 2022

TERMS AND CONDITIONS

1.0 Organiser:

1.1 Setel Ventures Sdn. Bhd. ("Setel") is the organiser of this "Wonder-hu CNY" contest ("Contest").

2.0 Eligibility:

- 2.1 This Contest is open to all Setel Application ("App") users aged eighteen (18) and above and is currently residing in Malaysia subject to the following Terms and Conditions ("Eligible Participant(s) and/or Participant(s)").
- 2.2 This Contest is open to all Eligible Participant(s), except for the following category of persons who are NOT ELIGIBLE to participate in the Contest:
 - (a) Permanent/Contract/Temporary employees of Setel;
 - (b) PETRONAS station dealers and Krew PETRONAS; and
 - (c) Employees of advertising and promotional agencies engaged by and/or for Setel.
- 2.3 In the event an Eligible Participant is found to be ineligible at any point of time during or after the Contest Period as stated below, Setel reserves the right to disqualify the said Participant and to cancel/withdraw/recall any prize won by the Participant, failing which, the Participant agrees and undertakes to indemnify Setel for the costs of such prizes. Setel shall have the right to initiate any action it deems necessary against the said Participant.

3.0 Contest Period:

3.1 This Contest will take place from 26th January 2022 to 1st February 2022 unless otherwise notified by Setel ("Contest Period").

4.0 Contest Mechanics:

- 4.1 To participate in the Contest, Eligible Participants are required to successfully complete the e-KYC (Electronic Know Your Customer) to earn contest entry(s) during the Contest Period.
- 4.2 Eligible Participant(s) are then required to top up a minimum of RM88 in a single transaction up to seven (7) times during the Contest Period to unlock up to seven (7) Wonder-hu badges.

	Top-up method
1.	Setel Wallet
2.	CardTerus
3.	Debit card
4.	Credit card
5.	Auto top-up
6.	Boost e-Wallet

Successful top-up transactions with a minimum of RM88 in a single transaction will herein be referred to as "Eligible Transactions".

4.3 Based on the Eligible Transaction(s), the Eligible Participant(s) are entitled to the following number of contest entry(s) as stated below:

	Mechanics	Entries Received
Ι.	Tops up a minimum of RM88 in a single transaction one (1) time, has successfully completed e-KYC and unlocked a Wonder-hu badge	1
II.	Tops up a minimum of RM88 in a single transaction two (2) times, has successfully completed e-KYC and unlocked two (2) Wonder-hu badges	2
III.	Tops up a minimum of RM88 in a single transaction three (3) times, has successfully completed e-KYC and unlocked three (3) Wonder-hu badges	3

IV.	Tops up a minimum of RM88 in a single transaction four (4) times, has successfully completed e-KYC and unlocked four (4) Wonder-hu badges	4
V.	Tops up a minimum of RM88 in a single transaction five (5) times, has successfully completed e-KYC and unlocked five (5) Wonder-hu badges	5
VI.	Tops up a minimum of RM88 in a single transaction six (6) times, has successfully completed e-KYC and unlocked six (6) Wonder-hu badges	6
VII.	Tops up a minimum of RM88 in a single transaction seven (7) times, has successfully completed e-KYC and unlocked seven (7) Wonder-hu badges	7

Every Contest entry received by Setel does not guarantee the Eligible Participant(s) a reward as the Setel Ang pow voucher or credit ("Contest Prize") are awarded based on a randomised system with a daily redemption limit imposed for each of the Setel Ang pow voucher stated in *Item 5.0 Contest Prize*.

Every RM88 top-up will entitle a Participant to one (1) contest entry depending on their eligibility.

Scenario 1: Ali, an existing Setel App user who has successfully completed his e-KYC, tops up RM100 in a single transaction via CardTerus on Setel App during the Contest Period. He unlocks 1 Wonder-hu badge and automatically joins the Contest with 1 entry.

Scenario 2: Lisa, an existing Setel App user who has successfully completed her e-KYC, tops up RM88 in a single transaction for 7 times via Setel Wallet during the Contest Period. She unlocks 7 Wonder-hu badges and automatically joins the Contest with 7 entries.

Scenario 3: Jimmy, an existing Setel App user who has successfully completed his e-KYC, tops up RM100 in a single transaction for 8 times via Setel Wallet during the Contest Period. He will only unlock 7 Wonder-hu badges and automatically joins the Contest with 7 entries.

Scenario 4: Raju, an existing Setel App user who has <u>NOT</u> successfully completed his e-KYC, tops up RM90 in a single transaction for 5 times via Setel Wallet during the Contest Period. He will <u>NOT</u> unlock any Wonder-hu badge and is <u>NOT</u> eligible to join the contest.

Scenario 5: Adam, an existing Setel App user who has successfully completed his e-KYC, tops up RM100 in a single transaction for 3 times via Setel Wallet and tops up RM88 in a single transaction 1 time using Boost e-Wallet during the Contest Period. He will only unlock 3 Wonder-hu badges and automatically joins the Contest with 3 entries. His Boost e-Wallet top-up transaction will <u>NOT</u> earn him a contest entry.

4.4 The Setel account of the winners of this Contest must be active when Setel grants the Contest Prize.

5.0 Contest Prize

5.1 An Eligible Participant who has met the Eligible Transaction criteria shall qualify to receive a Contest Prize daily based on a randomised system during the Contest Period, subject to the redemption limit of each of the Contest Prize.

	Contest Prizes	No. of winners
1	RM 0.18 Setel Ang Pow Credit	6,717
2	RM 0.80 Setel Ang Pow Credit	850
3	RM 8.00 Setel Ang Pow Voucher	250
4	RM 18.00 Setel Ang Pow Voucher	150
5	RM 88.00 Setel Ang Pow Voucher (Second Prize)	30
6	RM 888.00 Setel Ang Pow Voucher (First Prize)	2
7	RM 8,888 Setel Ang Pow Voucher (Grand Prize)	1

5.2 The First and Grand Prize winners will be first shortlisted from all the contest entries ("Shortlisted Contestants") by Setel through a randomiser system.

Once the required number of contestants have been shortlisted, the First and Grand Prize winners will be selected from the list of Shortlisted Contestants through the randomiser system.

- 5.3 Setel's decision on all matters relating to this Contest (including the selection of Shortlisted Contestants) shall be final and binding. No correspondence(s) relating to the selection of winners will be entertained.
- 5.4 Each Shortlisted Contestant for the First and Grand Prize will only be entitled to win one (1) prize throughout the Contest Period.

6.0 Uncaptured Transactions:

- 6.1 In the event that during the Contest Period, the Participant's top-up or transaction(s) via their Setel account using any of the accepted top-up methods stated in Item 4.2 above are not captured for any reason whatsoever, Setel reserves the right to exclude the said transaction(s) amount from the Contest.
- 6.2 Nonetheless, Setel will on a best effort basis, endeavour to take any such steps that would enable the Eligible Participant(s) to participate in the Contest.

7.0 Miscellaneous:

- 7.1 The winners will be notified via the Setel App Inbox and announced via Setel's website at <u>www.setel.com</u> and Setel's Facebook, Twitter and Instagram pages.
- 7.2 Contest Prizes in the form of a Setel Voucher code for the Contest Prizes worth RM8, RM18, RM88, RM888 and RM8,888 will be distributed via the Setel App inbox message directly to the Setel user's account within seven (7) working days from the date of notification to the winners. In the event of any delay in distributing the Setel Voucher code to the winners, Setel will communicate with the winners via the Setel App inbox message.
- 7.3 Contest Prizes in the form of Setel Credit for the Contest Prizes worth RM0.18 and RM0.80 respectively will be credited directly to the Setel user's account within seven (7) working days from the date of notification to the winners. The Setel Ang pow credit does not have an expiry date and can be used for fuel purchase, Deliver2Me and Kedai Mesra purchases using the Setel App.
- 7.4

In the event that any Contest entry or prize is awarded to a Participant who:

- a. is not eligible for the Contest; and/or;
- b. has committed or is suspected of committing any fraudulent or wrongful acts in relation to his/her use of Setel app.

Setel reserves the right to disqualify the said Participant from participating in the Contest and/or from receiving the prize.

- 7.5 All Prizes are non-transferable, and the Setel Credits are not exchangeable for cash or any other gift items or packages.
- 7.6 By entering or participating in the Contest, Participants hereby fully and unconditionally agree and accept all terms and conditions herein contained and agree that the decisions of Setel regarding the Contest and all matters relating to or in connection thereto are final and binding and no such queries, appeals or correspondence will be entertained.
- 7.7 Setel reserves the right to cancel, shorten, extend, suspend or terminate the Contest at any time prior to the expiry of the Contest Period upon giving adequate prior notice of not less than fourteen (14) calendar days. For the avoidance of doubt, any cancellation, extension, suspension or termination of the Contest Period at any time prior to the expiry of the Contest Period shall not entitle the Participants to claim any compensation from Setel for any and all losses or damages suffered or incurred by the Participants as a result of the said cancellation, extension, suspension or termination. Setel also reserve the right to amend, modify, delete or change any of the terms and conditions herein contained at any time at its absolute discretion by giving twenty-one (21) calendar days' prior notice to the Eligible Participant(s) via:
 - i) announcement on Setel's website; and/or
 - ii) Setel's social media pages; and/or

conditions.

iii) by any other means of notification that Setel may select. Continued participation in the Contest following any such changes and/or amendments shall constitute unconditional acknowledgement, understanding, agreement and acceptance of such changes in respect of the terms and

- 7.10 Setel reserves the right to use the names, addresses, photographs, information and documents of the Participants and/or winners as materials in advertisements and other forms of publicity for current and future marketing purposes from time to time without prior notice to the Participants and/or winners and the Participant and winner shall not claim ownership of the material. Participation of the Participants in the Contest constitutes their consent to such use, without further notice, payment or consideration.
- 7.11 Setel shall not be held responsible or liable for any claims of loss or damage to property or personal injury or loss of life by the Participants, winners and/or any party resulting from or arising out of or in connection with this Contest or the Prizes given under this Contest.
- 7.12 These terms and conditions prevail over any provisions or representations contained in any other promotional materials advertised under this Contest.
- 7.13 Setel is the final authority to decide on the interpretation of these Terms and Conditions and as to any other matters relating to this Contest.

8.0 Personal Data

8.1 By participating in the Contest, Participants are deemed to have agreed and consented to the collection, processing, use, disclosure and retention by Setel of your 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 <u>www.setel.com/privacy</u>.

RM0.18, RM0.80, RM8, RM8 and RM88 - Setel Credit Terms & Conditions:

1. Setel Credit does not have any expiry date.

2. Setel Credit is valid for use on the Setel Application only.

3. The Setel Credit will be distributed in the form of a voucher code via an app inbox message, which you can redeem in the Setel app.

4. Setel Credit is non-transferable, non-refundable and non-exchangeable for cash, gift or packages-in-kind.

5. Setel reserves the right to vary and amend these terms and conditions at any time without prior notice.

First Prize (RM888) - Setel Credit Terms & Conditions:

1. Setel Credit does not have any expiry date.

2. Setel Credit is valid for use on the Setel Application only.

3. The Setel Credit will be distributed in the form of a voucher code via an app inbox message, which you can redeem in the Setel app.

4. Setel Credit is non-transferable, non-refundable and non-exchangeable for cash, gift or packages-in-kind.

5. Setel reserves the right to vary and amend these terms and conditions at any time without prior notice.

Grand Prize (RM8,888) - Setel Credit Terms & Conditions:

1. Your prize of RM 8,888 Setel Credit will be credited to your Setel account in the form of RM5,000 and RM3,888 Setel Credit separately.

2. If your Setel Wallet has reached the wallet limit of RM5,000, you will receive RM3,888 Setel Credit when your balance drops to RM1,112 and below.

3. The Setel Credit will be distributed in the form of a voucher code via an app inbox message, which you can redeem in the Setel app.

4. Setel Credit does not have any expiry date.

5. Setel Credit is valid for use on the Setel Application only.

6. Setel Credit is non-transferable, non-refundable and non-exchangeable for cash, gift or packages-in-kind.

7. Setel reserves the right to vary and amend these terms and conditions at any time without prior notice.