

'Setel x Maybank FPX Cashback Campaign' From 1 November 2024, (12:00am) to 31 January 2025, (11:59pm) Terms & Conditions

1.0 Organiser

The 'Setel x Maybank FPX Cashback Campaign' ("Campaign") is organised by Setel Ventures Sdn Bhd (Setel) ("Organiser").

2.0 Campaign Period

Unless otherwise notified by the Organiser, the Campaign will be conducted from 1 November 2024, 12:00am (GMT+8) to 31 January 2025 11:59pm (GMT+8) ("Campaign Period"), both dates inclusive.

3.0 Eligibility

- 1. This Campaign is only open to Setel users in Malaysia ("Participant(s)").
- 2. Participants are able to download Setel App through Google Play Store/ Huawei Store/ Apple App Store and must have a registered Setel account.
- 3. Throughout the Campaign Period, each Participant is eligible for RM25 cashback if they top up their Setel Wallet via Maybank2u Online Banking, for 3 times in a month with a minimum amount of RM100 per top-up transaction.
- 4. The Participant is not allowed to use DuitNow Peer-to-Peer (P2P) transfer within the Campaign Period. Doing so will disqualify the Participant from receiving the RM25 cashback.

4.0 Campaign Mechanics

In order to join this Campaign, the Participant is required to register/login to his/her Setel account and complete following step(s) within the Campaign Period as set out below:

1. To top up Setel Wallet via Maybank2u Online Banking for 3 times in a month, with a minimum amount of RM100 per top-up transaction.



- The RM25 cashback will be credited into users' Setel Wallet within 30 days after the end of every month.
- 3. All cashback credited have no expiry date and remain valid for usage as long as the Setel account is still active.
- 4. Participants can only receive the cashback once, throughout the Campaign Period and cashback is awarded on a first-come first-served basis.
 - Scenario A: Afif is a Setel user and he top ups his Setel Wallet 3x in November, with minimum of RM100 per top-up transaction. Therefore, he is eligible to receive a RM25 cashback in November, but is no longer eligible to receive another RM25 cashback for December and January despite fulfilling the Campaign requirements.
 - Scenario B: Sara is a Setel user. She top ups her Setel Wallet 2x in November, and 1x time in December with a minimum of RM100 per top-up transaction. Sara is not eligible for the RM25 cashback as she did not complete 3 times top-up in the same month despite fulfilling the minimum amount of RM100 per top-up transaction.
 - Scenario C: Hasan is a Setel user and he top ups his Setel Wallet 3x in December, with minimum of RM100 per top-up transaction. However, he did not manage to receive the RM25 cashback for December as the maximum quantity of cashback for the month has been satisfied. Hasan can re-do/complete the Campaign requirements in January as he has not received the RM25 cashback yet.

5.0 Cashback

- 1. Cashback credited throughout the Campaign Period has no validity date and can be used on supported products and services after the Campaign Period has ended. Rewards cannot be bundled with other ongoing promotions, offers, loyalty programs, e-Vouchers and/or discounts otherwise organised by participating merchants:
 - a) Guardian
 - b) Lotus's
 - c) ALL IT Online
 - d) Marrybrown



6.0 Miscellaneous

- Cashback collected is not exchangeable with e-Vouchers of other redemptions.
- 2. The Organiser reserves the right to make further verifications and requests for additional personal identification details and documents from the Participant(s), 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.
- 3. By entering or participating in the Campaign, the Participant(s) 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 thereto are final and binding and no such queries, appeals or correspondences will be entertained.
- 4. In the event a Participant is found to be ineligible, and/ or discovered to have performed fraud transactions at any point of time during or after the Campaign Period, the Organiser reserves the right at its sole discretion to disqualify the said Participant from participating in this Campaign and to cancel/ withdraw/ recall any incentives granted to the Participant, and also the right to initiate any action it deems necessary against the said Participant.
- 5. The Organiser reserves the right to cancel, shorten, extend, suspend, or terminate the Campaign at any time before the expiry of the Campaign Period without prior notice to the Participant(s). 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 Participant(s) to claim any compensation from the Organiser for any losses or damages suffered or incurred by the Participant(s) as a result of the said cancellation, extension, suspension or termination.
- 6. 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 acknowledgment, understanding, agreement, and acceptance of such changes in respect of the Terms and Conditions.



- 7. 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 Participant(s), and/or any party resulting from or arising out of or in connection with this Campaign or the reward given under this Campaign.
- 8. These Terms and Conditions prevail over any provisions or representations contained in any brochure or other promotional materials advertised under this Campaign.
- 9. 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.
- 10. For enquiries, email us at hello@setel.com or chat with our Customer Service team on the Setel App.

7.0 Personal Data

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