

Campaign Information

Campaign Name	Etiqa Virtual Customer Service (EVCS) Setel Voucher Reward
Campaign Description	Engage with Etiqa Virtual Customer Service (EVCS) and complete a survey to get RM50 Setel e-voucher reward!
Campaign Duration	13 April 2022 – 30 April 2022
Campaign Eligibility	Open to all new and existing Etiqa customers only.
Campaign Location	Available to all Etiqa customers nationwide.
Service Partner	This campaign is a collaboration between Etiqa General Takaful Berhad (201701025031) , Etiqa General Insurance Berhad (197001000276) , Etiqa Family Takaful Berhad (199301011506) (collectively referred to as “Etiqa”) and Setel Ventures Sdn Bhd (201901000991) (referred to as “Setel”).
Participation Method	<ol style="list-style-type: none"> 1. Make a video appointment booking with Etiqa Virtual Customer Service (EVCS) at www.eti.qa/cxbooking 2. Attend and fulfill the EVCS appointment session 3. Complete an online survey form

Campaign Terms & Conditions

How to get entitled for the reward?	<ol style="list-style-type: none"> 1. The participant must be the policyholder of Etiqa’s policy or the contract holder of Etiqa’s takaful certificate; 2. Attended EVCS appointment session; 3. Conduct any transaction(s)¹ on the policy/certificate (general enquiry and follow up will not be considered as part of transaction). 4. Completed the online survey form.
How to redeem the voucher?	<ol style="list-style-type: none"> 1. Download the Setel App 2. Create an account 3. Click “Pay” 4. Click “Top-up” 5. Click “Voucher top-up” 6. Enter your voucher code and click “Redeem”

¹ **General Takaful & Insurance:** New business or renewal, NCD withdrawal or transfer, Period of Insurance (POI) or Period of Takaful (POT), Additional perils add-ons, Increase or reduction of Sum Insured or Sum Covered, Changes to Personal Accidents policies or certificate plans, Cancellation, Amendments to contact detail or insured name,

¹ **Life Insurance & Family Takaful:** Payments or reinstatement for policy or certificate, Payment for Automatic Premium Loan or Interest, Claims submission (excluding medical reimbursement), Non-financial alterations, Policy benefits, Policy surrender or termination

Voucher code Terms & Conditions	<ul style="list-style-type: none"> ○ Each participant is limited to one (1) voucher reward only throughout the Campaign duration. ○ The voucher codes are applicable for one (1) time usage only. ○ The voucher codes are valid to be redeemed on Setel App only. ○ The voucher codes are available for new and existing Setel App users. ○ The voucher codes are not exchangeable or replaceable with cash. ○ The vouchers codes are valid until 31 December 2022 only. ○ To use the Setel App, The User must agree to the Terms and Conditions for the use of the Setel App which is available at App Usage Terms & Conditions Setel ○ Setel may, without notice, suspend the Services from time to time in the event of any suspicious or fraudulent activity or The User's violation of any of the Terms and Conditions herein. ○ If any one or more of the provisions or terms herein is held by a court of competent jurisdiction to be invalid, void, illegal or unenforceable, the remaining provisions or terms of part hereof shall not in any way whatsoever be affected or impaired or invalidated hereby.
Contact Point	For Setel App support, please email at hello@setel.my or go to “ Live Chat ” via Setel App
Etiqa Terms and Conditions	<ol style="list-style-type: none"> 1. Etiqa shall not be responsible or held liable in any manner whatsoever in respect of technical failures of any kind whatsoever, intervention, interruptions and/or electronic or human error in the administration and/or processing of the transaction performed via Setel App provided the same is not caused by Etiqa nor the determination of the Participants' eligibility for the Campaign. 2. Etiqa reserves the right to amend, shorten, cancel, suspend or terminate this Campaign or any part thereof with prior notice. Such notice may be published by Etiqa via social media & website and/or through any other mode of communication as by Etiqa. It shall be the responsibility of the User to be informed of or otherwise seek out any such notice validly posted. 3. For the avoidance of doubt, the amendment, shortening, cancellation, suspension or termination of this Campaign by Etiqa shall not entitle the User or any other persons whatsoever to any claim or compensation against Etiqa for any losses or damages suffered or incurred as a direct or indirect result of the such amendment, shortening, cancellation, suspension or termination.

4. Etiqua shall not be liable for any losses, damages or costs incurred or suffered by any User as a result of participating in this Campaign. Furthermore, Etiqua shall not be liable for any default of its obligations under the Campaign due to any force majeure event which includes but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of Etiqua.
5. The terms and conditions stated herein shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
6. Etiqua is entitled to, at its discretion, disqualify/reject any User who does not comply with the terms and conditions stated herein and/or are found or suspected to be tampering with the Campaign and/or its process or the operations of this Campaign. Tampering shall include fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.
7. Any variation (of any of the terms and conditions stated herein) shall be binding on the User (through any notice displayed at the social media & website).
8. By participating in this Campaign, Users agree and consent to allow his/her personal data being collected, processed and used by Etiqua in accordance with Etiqua Privacy Notice, which may be viewed on www.etiqua.com.my.
9. Without prejudice to the terms in the Etiqua's Privacy Notice, eligible participants consent to their personal data or information being collected, processed and used by the Etiqua for:
 - a) The purpose of this campaign;

Marketing and promotional activities are conducted in a manner deemed appropriate by the Etiqua in any media including but not limited to any form of advertising, media, publicity material such as audio and/or visual recordings published through newspapers, television networks, radio stations or online and digital media and on the internet, without further consent from eligible participants. Marketing and promotional activities include but are not limited to the use of and/or related entries, interview materials as well as responses and related photographs. Accordingly, each Eligible Participant agrees to cooperate and participate without further consent and/or consideration, in all reasonable advertising and publicity activities of the Etiqua in connection with this Campaign.

Frequently Asked Questions

1. Where can I download the Setel App?

- For Apple users, please go to Apple App Store and search "Setel"
- For Android users, please go to the Google Play Store and search "Setel"

2. How can I redeem the voucher codes?

1. Open the Setel App
2. Click "Pay"
3. Click "Top-up"
4. Click "Voucher top-up"
5. Enter your voucher code and click "Redeem"

3. Are motorcyclist allowed to use Setel?

Yes. All motorcyclist who wish to use Setel for their refueling needs will need to follow the station's safety guidelines provided in the app throughout the payment process.

4. What is C-store?

C-store is a new payment feature for Setel customers. You can now use Setel to pay for purchases in Kedai Mesra.

5. What kind of purchases can I do with Setel App?

You can purchase fuel or items in Kedai Mesra at any PETRONAS station in Malaysia using Setel App.

6. Is Setel App available at all PETRONAS station in Malaysia?

Yes. Setel is now available at all PETRONAS station in Malaysia.

7. How do I add a Credit/Debit Card in Setel?

1. Open the Setel App
2. Select **More** located at the bottom right
3. Select **Payment methods** under the **Payment** tab
4. Click **ADD NEW CARD** at the bottom to add your debit card
5. Enter the details and click **ADD CARD**

Please be advised that RM1.00 will be deducted as a **pre-authorization amount** to make sure your credit/debit card is active.

8. Can I link my physical Mesra card?

Yes. You can link your physical Mesra card and collect Mesra points with Setel App.

9. How can I get the Setel receipt?

The receipt will be sent directly to your email registered with Setel after the process of paying for the purchase (fuel or from Kedai Mesra) or the top-up has been completed.

10. What is the minimum or maximum top-up amount?

The default wallet limit is RM500.

The minimum top-up is based on the transaction. For example, if the current transaction amount is RM50 and the wallet balance is RM20, the minimum top-up for this scenario is RM30 (RM50-RM20).

11. Where can I refer to for other FAQ?

You can visit [Setel Help - Setel FAQ](#) for more Setel FAQ.