

Terms & Conditions of KAF Digital Bank RM8 Setel Voucher Campaign

In these Terms & Conditions, the following terms and expressions shall have the meaning designated to them unless the context requires otherwise: –

Term	Definition
Business Days	refers to a day (excluding Saturday, Sunday, and public holidays) on which commercial banks are open for business in Malaysia.
Campaign	refers to the KAF DB 'RM8 Setel Voucher Campaign' organised by KAF DB in collaboration with Setel.
Eligible Customer	refers to an individual who satisfies the requirements as stipulated in Clause 1.2.1 of these Terms and Conditions.
KAF DB	refers to KAF Digital Bank Berhad, a licensed Islamic digital bank
Reward	refers to the RM8 Setel Voucher credited to the Eligible Customer's Inbox or Rewards page in the Setel application after fulfilling the Campaign Mechanics as defined in Clause 2.1.1 of these Terms and Conditions.
Setel	refers to the Setel mobile application and platform, operated by Setel Ventures Sdn. Bhd.

1.1 Campaign Period

The Campaign runs from March 2026 until June 8th 2026, or until the allocated Reward limit has been fully utilised, whichever is earlier (the "Campaign Period").

1.2 Eligibility

1.2.1 The following individuals are eligible to participate in the Campaign:

- new customers of KAF DB Savings Account-i (i.e. customers who onboarded on or after 15 February 2026 and do not have an existing or have previously closed their KAF DB Savings Account-i account);

- Malaysian citizens aged eighteen (18) years old and above; and
- have successfully topped up their Setel account with their KAF DB Debit Card-i as stipulated in Clause 2 of these Terms & Conditions.
- have provided and maintained consent to receive marketing and promotional materials from KAF Digital Bank; and
- have enabled third-party data sharing within the KAF DB application settings to facilitate reward verification and fulfillment.

1.22 The following individuals are not eligible to participate in the Campaign:

- customers whose KAF DB Savings Account-i has been terminated, closed, suspended, or unsatisfactorily conducted as determined by KAF DB during the Campaign Period.

2. Campaign Mechanics and Reward

21 How do I earn the RM8 Setel Voucher?

2.1.1 An Eligible Customer is entitled to receive the Reward upon successfully completing all of the following steps within the Campaign Period:

- (a) Download the KAF DB application on App Store or Google Play Store and activate a KAF DB Savings Account-i (New Customer);
- (b) Make one (1) successful minimum top-up of RM8.00 using their KAF DB Debit Card-i to their Setel e-wallet; and
- (c) The registered phone number for the Setel application must be **identical** to the registered phone number for the KAF DB application (as it serves as the unique user identifier), and the participant **must enable third-party data sharing** within the respective app settings to facilitate reward verification.

(the “**Campaign Mechanics**”).

2.1.2 KAF DB and Setel shall then verify the fulfilment of the Campaign Mechanics.

2.1.3 KAF DB’s and Setel’s records shall be deemed conclusive evidence of the Eligible Customer’s fulfilment of the Campaign Mechanics.

22 Reward Limit

2.2.1 The Reward is limited to the first 50,000 Eligible Customers who successfully complete all Campaign Mechanics.

2.2.2 Each Eligible Customer is entitled to receive a maximum of one (1) Reward throughout the Campaign Period, regardless of the number of qualifying transactions performed.

3. Reward Fulfilment

31 When will my RM8 Setel Voucher be credited to my account?

Upon successful verification of eligibility:

- a. the Eligible Customer will be notified through the Setel application; and
- b. the RM8 Setel Voucher will be credited to the Eligible Customer’s Inbox or Rewards page in the Setel application within seven (7) Business Days.

32 Voucher Usage

- 3.21 The Reward is an RM8 Setel Voucher, which will be credited to the Eligible Customer's Setel inbox or Rewards page.
- 3.22 The Reward is non-transferable and non-exchangeable for cash or any other items.
- 3.23 The Eligible Customer is subject to the terms and conditions of the redeemed Setel voucher.
- 3.24 If KAF DB and/or Setel subsequently finds that the Eligible Customer is not eligible for the Reward or if there was an error in the crediting or awarding of the Reward, KAF DB and/or Setel reserves the right to refuse to credit, or to amend, correct, adjust or reclaim the Reward from your Setel account.

4. Troubleshooting & Support

4.1 What if my voucher doesn't show up?

If you have not received your RM8 Setel Voucher within seven (7) Business Days after the eligibility steps and verification have been completed, please reach out to our KAF DB Customer Support team at <https://www.kafdigitalbank.com.my/maklum-balas> with the relevant details.

5. General Terms

- 5.1 The KAF DB Savings Account-i and KAF DB Debit Card-i are Shariah-compliant. By participating, the Eligible Customers acknowledge and agree to abide by KAF DB's Shariah principles.
- 5.2 By participating in this Campaign, the Eligible Customer agrees that KAF DB and Setel may collect, use, and process the Eligible Customer's personal data for the purpose of administering this Campaign and fulfilling the Reward. KAF DB's and Setel's privacy notices may be viewed at <https://www.kafdigitalbank.com.my/notis-privasi> and <https://www.setel.com/privacy,-respectively>.
- 5.3 KAF DB reserves the right, with notice to the Eligible Customers, to:
- withdraw, change, suspend, extend or terminate this Campaign in whole or in part thereof;
 - amend any of these Terms and Conditions at any time; and/or
 - substitute the Reward with another gift of equivalent value.

The notice or amendment shall be posted through KAF DB's and Setel's application or through any other channel that KAF DB and Setel deems appropriate.

- 5.4 KAF DB's decision on all matters relating to this Campaign shall be final and binding on all Eligible Customers.
- 5.5 By participating in this Campaign, the Eligible Customer agrees to be bound by these Terms and Conditions, including any amendments to them.

5.6 The prevailing terms and conditions for KAF DB's Savings Account-i, KAF DB Debit Card-i and the Setel application shall apply in addition to these Terms and Conditions.

- 5.7 KAF DB reserves the right, with or without prior notice to the Eligible Customer(s), to disqualify any Eligible Customer or withhold the Reward if KAF DB suspects, in its sole discretion, that:
- the Eligible Customer has breached any of these Terms & Conditions;
 - the Eligible Customer is found or suspected of tampering with the Campaign or its processes; and/or there is irregular or improper operation of any KAF DB account of the Eligible Customer.

5.8 In no event shall KAF DB nor any of its affiliates, officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by KAF DB for purposes of this Campaign) be liable to Eligible Customer in this Campaign for any direct, indirect, special or consequential

loss or damage arising from or in connection with this Campaign, including but not limited to, any technical issues, system errors, interruptions or the participant's misuse of the related channels, except where such liability cannot be excluded by law.

5.9 These Terms and Conditions shall be governed by the laws of Malaysia and subject to the exclusive jurisdiction of the courts of Malaysia.

5.10 Eligible Customers agree to indemnify, defend, and hold harmless KAF DB and Setel, and its affiliates, officers, and employees against any and all claims, damages, liabilities, costs and expenses arising out of or related to the Eligible Customer(s)'s breach of these terms or participation in this Campaign
