

## SETIA REFER-LAH - REFERRAL CAMPAIGN 2026

### TERMS AND CONDITIONS

The terms and conditions stated herein below shall govern the Setia Refer-LAH campaign organised by the Organiser (“**Terms and Conditions**”). By participating in the Campaign, you shall be deemed to have read, understood, accepted and agreed to be bound by the Terms and Conditions of the Campaign including any amendments or variations thereof and unequivocally accept the same in their entirety.

#### 1. Organiser

\*S P Setia (“**Organiser**”)

#### 2. Name of the Campaign

Setia Refer-LAH (“**Campaign**”)

#### 3. Eligibility Criteria

3.1. In order to qualify as an eligible participant of the Campaign, the referrer must be an existing, valid and active individual member enrolled in the Citizen Setia Rewards (“**CSR**”) Program, aged eighteen (18) years old and above, and not an undischarged bankrupt at the time of referral submission, verification and reward issuance (“**Referrer**”).

3.2. For the avoidance of doubt, the terms and conditions of the CSR Program available at <https://spsetia.com/others/citizen-setia/> (as updated from time to time) remain applicable to CSR Program members. To the extent of any inconsistency between these Terms and Conditions and the CSR Program terms in respect of the Campaign, these Terms and Conditions shall prevail.

3.3. The Referrer and the Purchaser/Referee (as defined herein) shall not:

3.3.1 be employees of the Organiser or any of its affiliates or related companies within S P Setia Berhad Group whether employed on a part-time, full-time, permanent or contractual basis, including their immediate family members;

3.3.2 be employees of the Organiser and/or S P Setia Berhad Group who have tendered their resignation or retired at any time during the Campaign Eligibility Period, including their immediate family members;

3.3.3 be employees of the advertising, media, creative and promotional agencies who are directly involved in the Campaign, including their immediate family members; and

3.3.4 be employees of the service providers and vendors engaged by the Organiser in connection with the Campaign, including their immediate family members.

For the purposes of this Clause, “immediate family members” shall include spouses, children, parents, siblings or any other persons under the employees’ guardianship. The Organiser reserves the right to reject any referral involving non-genuine arrangements or any structure intended to circumvent these Terms and Conditions.

3.4. The Referrer acknowledges and agrees that his/her participation in the Campaign is strictly as an independent introducer only and shall not, by reason of the Campaign or the payment of any Referral Reward, be deemed to be an employee, agent, broker, negotiator, representative, partner, contractor or salesperson of the Organiser and/or S P Setia Berhad Group. Nothing in these Terms and Conditions shall be construed as appointing the Referrer as a real estate agent, real estate negotiator or broker of the Organiser and/or S P Setia Berhad Group, and the Referral Reward shall not be construed as commission, brokerage, agency fee, professional fee, salary, wage or remuneration.

3.5. The Referrer shall not make, give or publish any representation, warranty, promise, statement, undertaking, assurance or commitment on behalf of the Organiser and/or S P Setia Berhad

Group, including in relation to any Eligible Setia Property, pricing, discounts, rebates, incentives, specifications, availability, financing, completion timeline, vacant possession, defects liability period, sales package or any other sales terms. All such matters shall be subject strictly to the official documents, sales materials and written confirmation issued by the relevant developer/vendor.

#### 4. Campaign Eligibility Period & Mechanism

4.1. The Campaign Eligibility Period commences from 1 July 2026 (Wednesday), at 12:01AM (Malaysia time), and ends on 30 September 2026 (Wednesday) at 11:59PM (Malaysia time) (both dates inclusive), unless otherwise notified by the Organiser via its official communication channels. The Organiser reserves the right to vary, postpone, reschedule or extend the Campaign Eligibility Period at its sole and absolute discretion. Any such change shall be communicated via the Organiser's official communication channels.

4.2. Referral Rewards will be awarded only for Successful Referrals (as defined herein) recorded during the Campaign Eligibility Period. Rewards will be allocated on a first-come, first-served basis according to the acknowledgement time recorded by the Organiser's system. The Organiser's records and determination of the acknowledgement time shall be final, conclusive and binding on all Referrers.

4.3. A "**Successful Referral**" shall mean and occur only when ALL the following conditions are fully satisfied:

4.3.1 The Referrer introduces a referee who (i) is not a member under the CSR Program and (ii) purchases one (1) unit of an Eligible Setia Property(ies) ("**Purchaser/Referee**") during the Campaign Eligibility Period;

For the avoidance of doubt, "**Setia Property(ies)**" means any real property located in Malaysia that forms part of the development projects undertaken by the companies within S P Setia Berhad Group. Unless otherwise specified, Eligible Setia Property(ies) shall exclude:

- (a) any property forming part of a development project located outside of Malaysia;
- (b) any property that has been sold by any party in a sub-sale or secondary transaction;
- (c) any land (including vacant land, development land and/or industrial land);
- (d) any industrial property; and/or
- (e) any property developed or being developed under any Government-Controlled Scheme, including but not limited to Rumah Selangorku, PP1AM, PR1MA and any Rumah Mampu Milik schedule, in each case as amended or replaced from time to time.

References to "Eligible Setia Properties" shall be construed accordingly.

4.3.2 The Purchaser/Referee (i) submits a duly completed purchaser's details form to secure his/her interest on an Eligible Setia Property during the Campaign Eligibility Period and (ii) executes a valid Sale and Purchase Agreement ("**SPA**") within thirty (30) days from the date of submission of the purchaser's details form;

4.3.3 Both Referrer and Purchaser/Referee shall jointly submit a duly completed Introducer Incentive Reward Form to the sales personnel at the sales gallery of the relevant Eligible Setia Properties; and the Organiser / the vendor / the developer acknowledges receipt of the said Introducer Incentive Reward Form during the Campaign Eligibility Period;

4.3.4 Neither the Referrer nor any member of the CSR program is named as a purchaser in the SPA for the referred unit;

- 4.3.5 The sale of the Eligible Setia Property(ies) must be concluded and recorded by the sales personnel of S P Setia Berhad Group at the relevant sales galleries only. For the avoidance of doubt, any sale concluded through a real estate agent (whether authorised or unauthorised) shall not qualify under this Campaign; and
- 4.3.6 The SPA shall remain valid and subsisting and shall not be cancelled, rescinded or otherwise terminated by the Purchaser/Referee within ninety (90) days from the SPA date. For the avoidance of doubt, if the SPA is terminated for any reason whatsoever, the referral shall not be treated as a Successful Referral, and no Referral Reward shall be payable or compensated.
- 4.4. The Organiser reserves the right at any time, to change, amend, delete or expand the list of the Eligible Setia Properties as provided in Clause 4.3.1 without any notification.
- 4.5. The referral is genuine and is not a self-referral, duplicate referral, nominee arrangement, collusive arrangement, sham arrangement or any arrangement intended to circumvent these Terms and Conditions or the intent of the Campaign. For the avoidance of doubt, a referral shall not qualify as a Successful Referral if, prior to the Organiser's acknowledgement of the Introducer Incentive Reward Form, the Purchaser/Referee is already recorded in the Organiser's database, has previously made enquiries, registered interest, attended any sales gallery, participated in any sales event, dealt with any sales personnel or appointed agent, submitted any booking form or purchaser's details form, or is otherwise known to the Organiser and/or S P Setia Berhad Group in relation to the relevant Eligible Setia Property.
- 4.6. Notwithstanding any other provision to the contrary, the Organiser may approve or reject any referral submitted by the Referrer and/or the Purchaser/Referee at its sole and absolute discretion without assigning any reason whatsoever. The Organiser's records, system timestamp, sales records, payment records and internal verification shall be final, conclusive and binding for all purposes relating to the Campaign, including eligibility, referral priority, Successful Referral status, payment milestone and reward entitlement.

## 5. Disqualification

- 5.1. The Organiser may, acting reasonably and by written notice, disqualify any Referrer, and/or revoke, forfeit or reclaim any Referral Reward (whether paid or unpaid) at any time during the Campaign Eligibility Period or within ninety (90) days from the SPA date, if any of the following circumstances occurs:
- 5.1.1 the Referrer and/or the Purchaser/Referee is found to be ineligible under the Eligibility Criteria at the relevant time or subsequently ceases to meet the Eligibility Criteria; or
- 5.1.2 the Referrer and/or the Purchaser/Referee breaches any material terms of:
- (a) these Terms and Conditions;
  - (b) the Introducer Incentive Reward Form;
  - (c) the SPA; and/or
  - (d) violates any applicable law and regulation or the code of conduct; or
- 5.1.3 the Referrer and/or the Purchaser/Referee engage in or are reasonably suspected of engaging in any conduct that undermines the integrity of the Campaign, including but not limited to fraud, deception, cheating, forgery or any dishonest or unethical behaviour; or
- 5.1.4 The referral is found or reasonably suspected by the Organiser to be not genuine, duplicated, submitted after the Purchaser/Referee had already engaged with the Organiser, arranged to circumvent these Terms and Conditions, or involving self-referral, nominee arrangement, collusion, manipulation or any other conduct inconsistent with the intent of the Campaign.

5.2 In the event of a disqualification or revocation under Clause 5.1 above, the Organiser may, by written notice, revoke the Referral Reward and the Referrer shall, within fourteen (14) days of receipt of such notice:

- 5.2.1 return the original Referral Reward cheque to the Organiser (if not already encashed); or
- 5.2.2 reimburse the Organiser the full amount of the Referral Reward if the cheque has been encashed or the Referral Reward has otherwise been paid or utilised.

For the avoidance of doubt, "Referral Reward" includes any reward paid by cheque, bank transfer, voucher, rebate, discount or any other benefit in kind.

## 6. Warranties, Undertakings & Indemnities

6.1 The Referrer and/or the Purchaser/Referee represent and warrant with the Organiser that:

- 6.1.1. the Referrer and/or the Purchaser/Referee have met all the Eligibility Criteria in these Terms and Conditions and shall, upon request, provide such proof or supporting documentation as may be required by the Organiser;
- 6.1.2. all statements, declarations and disclosures (if any and if so required) made by the Referrer and/or the Purchaser/Referee to the Organiser are true, accurate, complete and not misleading in any respect; and
- 6.1.3. the Referrer has obtained the Purchaser's/Referee's prior consent to disclose the Purchaser's/Referee's personal data to the Organiser and/or S P Setia Berhad Group for the purposes of administering the Campaign, verifying the referral, contacting the Purchaser/Referee, processing the sale and Referral Reward, and attending to any related compliance matter.

6.2. In consideration of being permitted to participate in the Campaign, the Referrer and/or the Purchaser/Referee hereby unconditionally and irrevocably undertake and agree as follows:

- 6.2.1 to fully cooperate with the Organiser and comply with all instructions issued by the Organiser, including but not limited to those relating to these Terms and Conditions and the procedures and mechanisms of the Campaign;
- 6.2.2 that entitlement to the Referral Reward is subject strictly to the fulfilment of (i) the Eligibility Criteria as set out in Clause 3 above, (ii) the accuracy and completeness of all information provided by the Referrer and the Purchaser/Referee, and (iii) the Referrer's and the Purchaser's/Referee's full and proper performance of all warranties, undertakings and obligations hereunder;
- 6.2.3 not to hold himself/herself out as having any authority to negotiate, conclude, vary, waive, bind or represent the Organiser and/or S P Setia Berhad Group in respect of any sale, purchase, booking, financing, promotion, campaign, incentive or any other matter whatsoever;
- 6.2.4 not to engage in any conduct, whether by act or omission, that may directly or indirectly bring the Organiser or the Campaign into disrepute;
- 6.2.5 not, without the prior written consent of the Organiser, to publish, disclose or make any public statement regarding the Campaign or the Referral Reward (including without limitation, to any media representatives or third parties in any form whatsoever); and
- 6.2.6 not, without the prior written consent of the Organiser, to give any product or service endorsement, nor participate in any interviews, articles or promotional reports relating

to the Campaign or the Referral Reward.

- 6.3 The Referrer and/or the Purchaser/Referee shall indemnify and keep indemnified the Organiser, S P Setia Berhad Group, their respective related corporations, affiliates, directors, officers, employees, representatives, agents, contractors, service providers, successors and assigns against any and all claims, demands, complaints, actions, proceedings, investigations, penalties, losses, damages, liabilities, costs and expenses, including legal costs on a solicitor-client basis, suffered or incurred by any of them arising from or in connection with:
- 6.3.1 any breach or non-compliance with these Terms and Conditions by the Referrer and/or the Purchaser/Referee;
  - 6.3.2 any false, inaccurate, incomplete or misleading information, declaration, representation or warranty provided by the Referrer and/or the Purchaser/Referee in connection with the Campaign;
  - 6.3.3 any fraud, dishonesty, unlawful conduct, improper conduct, collusion, manipulation, nominee arrangement, self-referral, duplicate referral, sham referral or other conduct inconsistent with the intent of the Campaign;
  - 6.3.4 any unauthorised representation, statement, warranty, promise, undertaking or commitment made by the Referrer and/or the Purchaser/Referee in connection with the Campaign, any Eligible Setia Property, the Organiser and/or S P Setia Berhad Group;
  - 6.3.5 any failure to obtain, maintain or evidence the necessary consent for the collection, use, disclosure, transfer or processing of personal data in connection with the Campaign;
  - 6.3.6 any claim, complaint or allegation made by any third party, regulatory authority or governmental authority arising from or in connection with the Referrer's and/or Purchaser's/Referee's participation in the Campaign; and/or
  - 6.3.7 any Referral Reward wrongly paid, released, claimed, retained or utilised due to any breach, misrepresentation, error, omission, fraud, ineligibility, disqualification or non-fulfilment of these Terms and Conditions.

For the avoidance of doubt, the Referrer shall be responsible for indemnifying the indemnified parties for matters arising from the Referrer's act, omission, breach, misrepresentation, misconduct or failure to obtain the Purchaser's/Referee's consent. The Purchaser/Referee shall be responsible for indemnifying the indemnified parties for matters arising from the Purchaser's/Referee's act, omission, breach, misrepresentation or misconduct. Where the relevant matter arises from the joint act, omission, breach, misrepresentation or misconduct of both the Referrer and the Purchaser/Referee, their indemnity obligation shall apply jointly and severally.

## 7. Referral Reward & Reward Redemption

- 7.1. The Referral Reward under this Campaign shall be awarded based on a tiered reward structure linked to the value of the referred property. Higher-value properties shall qualify for proportionately higher rewards, with Referral Rewards ranging from RM3,000 to RM5,000 per Successful Referral ("**Referral Reward**"), subject to these Terms and Conditions.

Property Price	Referral Reward
Below RM1 mil	<b>RM3,000</b>
RM1 mil – below RM2.5 mil	<b>RM4,000</b>
RM2.5 mil & above	<b>RM5,000</b>

- 7.2. The Referral Reward shall only become payable upon the Organiser's satisfactory verification that all Campaign requirements have been fulfilled, including eligibility, timely submission of

the required forms, execution and continued validity of the SPA, receipt of the required payment milestone and absence of any breach of these Terms and Conditions. No Referrer shall have any vested, accrued or automatic right to any Referral Reward unless and until the Organiser confirms the same in writing.

- 7.3. The Referrer may refer any number of Purchasers/Referees. However, subject to the quota availability, the Referrer shall only be entitled to receive maximum of three (3) Referral Rewards for the first three (3) Successful Referrals only. For the avoidance of doubt, the Campaign and the Referral Reward are NOT valid in conjunction with any other campaign, promotion, discount, loyalty program and/or membership privilege offered by the Organiser and/or S P Setia Berhad Group, unless expressly stated in writing by the Organiser.
- 7.4. In the event that more than one (1) Referrer introduces the same Purchaser/Referee to purchase one (1) unit of Eligible Setia Property, upon Successful Referral, the Referral Reward shall be payable only to the first Referrer who submitted the Referral Registration Form and whose submission was received by the Organiser at the earliest time. Such submission shall take precedence over all other Introducer Incentive Reward Forms submitted thereafter in respect of the said Eligible Setia Property, if any. For the purpose of this Clause, the Organiser's decision in respect of the payment of the Referral Reward shall be final, conclusive, and not subject to any enquiries, objections or claims whatsoever by the Referrer or any other claimants.
- 7.5. Subject to the eligibility for the Referral Reward and compliance with these Terms and Conditions, a Referrer shall be entitled to receive the following bonus rewards in addition to the applicable standard tier payout, based on the number of Successful Referrals achieved during the Campaign Eligibility Period:
- 7.5.1. One (1) Successful Referral: the applicable standard tier payout only
- 7.5.2. Two (2) Successful Referrals: the applicable standard tier payout plus an additional bonus reward of RM2,000
- 7.5.3. Three (3) Successful Referrals: the applicable standard tier payout plus an additional bonus reward of RM3,000

Example scenario:

Mr. X successfully referred 3 units and earned a total payout of RM15,000:

- (a) Unit 1: RM799,000 → **RM3,000** referral reward  
 (b) Unit 2: RM1.68 million → **RM4,000** referral reward  
 (c) Unit 3: RM3.4 million → **RM5,000** referral reward  
 (d) **Bonus Reward: RM3,000**

**Total Reward: RM15,000**

- 7.6. Prior to claiming the Referral Reward, the following conditions shall apply:
- 7.6.1. Where the Purchaser/Referee is purchasing the Eligible Setia Property with the aid of loan, the Purchaser's/Referee's financier must have released, and the vendor / the developer must have received at least ten per centum (10%) of the purchase price (after deducting any applicable discounts, rebates, price reductions and/or promotional incentives offered by the vendor / the developer) pursuant to the payment schedule under the SPA; or
- 7.6.2. Where the Purchaser/Referee is purchasing the Eligible Setia Property by way of cash, the Purchaser/Referee must have paid in full at least ten per centum (10%) of the property purchase price (after deducting any applicable discounts, rebates, price reductions and/or promotional incentives offered by the vendor / the developer)

pursuant to the payment schedule under the SPA.

- 7.7. The Organiser shall have the right to verify compliance with Clause 7.6 (including by requesting bank release advice, receipt and other evidence of payment) and may withhold or revoke the Referral Reward if the conditions are not met in full.
- 7.8. The Referrer hereby acknowledges that the Organiser has not, in any manner, solicited the Referrer's participation in the Campaign.
- 7.9. The Referral Reward offered herein shall be strictly without prejudice to the rights of the Organiser and/or S P Setia Berhad Group under the SPA entered into between the Purchaser/Referee and the companies within S P Setia Berhad Group. Nothing herein shall relieve or be deemed to relieve the Purchaser/Referee of any obligations and duties under the SPA.
- 7.10. The Referral Reward shall be claimed by the Referrer in accordance with these Terms and Conditions within the collection period. The collection period shall be notified by the Organiser ("**Collection Period**") at such collection venue as determined by the Organiser. The Referrer must present the original National Registration Identity Card (NRIC), MyPR, Passport and/or other supporting documents as required by the Organiser for verification purpose upon collection of the Referral Reward. Failure to claim or collect the Referral Reward within the Collection Period shall result in the Referral Reward lapsing and the Organiser shall have no further obligation to the Referrer of that Referral Reward.
- 7.11. These Terms and Conditions as stipulated herein shall prevail over the contents of any brochure or other promotional materials in respect of the Referral Reward in the event of discrepancies.
- 7.12. All Referral Rewards are strictly not transferable or assignable to any third party and not exchangeable for any other items.
- 7.13. Any and all costs and expenses incurred by the Referrer and/or the Purchaser/Referee in relation to the Campaign and/or the Referral Reward, including but not limited to transportation, accommodation, taxes and personal expenses, shall be borne fully by the Referrer and/or the Purchaser/Referee. The Organiser shall be under no obligation whatsoever to reimburse or compensate the Referrer and/or the Purchaser/Referee for any such costs and expenses.
- 7.14. The Referrer shall be solely responsible for all taxes, duties, levies, charges and statutory obligations, if any, arising from or in connection with the receipt, use or redemption of the Referral Reward. The Organiser shall be entitled to withhold, deduct, report or make any payment as may be required under applicable law, and the Referrer shall provide all information and documents reasonably required by the Organiser for such purpose.

## 8. Privacy

- 8.1. By participating in the Campaign, the Referrer and the Purchaser/Referee hereby give consent to the Organiser to collect, record, hold, store, access, use, disclose, transfer and otherwise process their Personal Data including sensitive personal data for purposes related to the Campaign. The Referrer and Purchaser / Referee further consent that the Organiser may disclose their Personal Data to the Organiser's related corporations, S P Setia Berhad Group and authorised service providers strictly for the purposes related to the Campaign and/or where required by law. The Organiser's applicable Personal Data and Privacy Policy is available at <https://spsetia.com/privacy-policy/>, as may be amended from time to time.
- 8.2. In the event that the Referrer and/or the Purchaser/Referee withdraws consent for the processing of the Personal Data at any time, the Referrer and/or the Purchaser/Referee shall be deemed to have voluntarily withdrawn from the Campaign and shall be disqualified and ineligible from further participation, including forfeiture of Referral Reward entitlement. The Organiser shall not be liable for any loss or damage arising from such withdrawal or disqualification.

- 8.3. Where the Referrer provides or discloses any personal data of the Purchaser/Referee to the Organiser and/or S P Setia Berhad Group, the Referrer represents and warrants that the Referrer has obtained the Purchaser's/Referee's prior consent for such disclosure and processing in accordance with applicable personal data protection laws, and shall provide evidence of such consent upon request by the Organiser.

## 9. General Rules

- 9.1. By participating in the Campaign, the Referrer and the Purchaser/Referee expressly and unequivocally agree to be bound by these Terms and Conditions, the procedures and mechanisms governing the Campaign, and all decisions made by the Organiser. All such decisions, including but not limited to those relating to eligibility, Successful Referral and Referral Reward, shall be final, conclusive and binding. The Organiser shall not be obliged to provide any reasons or enter into correspondence with any person regarding such decisions. Any failure to comply with any of these Terms and Conditions, procedures or mechanisms may result in disqualification without prior notice.
- 9.2. The rights and obligations of the Referrer and the Purchaser/Referee under this Campaign are personal and non-transferable. The Referrer and the Purchaser/Referee shall not transfer, assign or sub-contract any such rights or obligations to any third party. The Organiser reserves the rights to assign or sub-license any part of its rights hereunder to any third party as it deems appropriate.
- 9.3. The Referrer shall allow the Organiser to use the photos and comments in relation to the Referral Reward for editorial, advertising, promotional, marketing and communication purposes for an indefinite period on a complimentary basis.
- 9.4. The Referrer agrees, if so required by the Organiser, to make themselves available for interviews, photography, audio and/or video recordings (collectively, the **"Recordings"**) for promotional, advertising and publicity purposes.
- 9.5. The Referrer agrees and consents that:
  - 9.5.1 the Organiser shall have full rights and absolute discretion to use, broadcast and publish such Recordings, including the Referrer's name or nickname (if applicable), image and any slogans or captions on any of its platforms in whole or in part without further compensation;
  - 9.5.2 All intellectual property rights in the Recordings shall vest exclusively in the Organiser; and
  - 9.5.3 Participation in the Campaign does not entitle the Referrer to wages, salary, fees or any other compensation.
- 9.6. By participating in the Campaign, the Referrer irrevocably releases, discharges and holds harmless the Organiser, its affiliates, directors, officers, employees, agents and representatives from and against any and all claims, liabilities, costs, injuries, losses, damages or expenses of any kind arising from or in connection with the Campaign or the acceptance, possession, use or misuse of any Referral Reward. To the fullest extent permitted by law, the Organiser shall not be liable for any indirect, consequential, special or economic loss arising out or in connection with the Campaign.
- 9.7. The Organiser reserves the right, at any time and at its sole and absolute discretion, to shorten, extend, terminate, suspend or cancel the Campaign in whole or in part without prior notice. The Organiser shall not be responsible for any delay or failure resulting from circumstances beyond its reasonable control. In such circumstances, no Referral Reward shall be awarded, and no compensation, replacement or substitution of any kind shall be provided. If the Campaign is

resumed, the Referrer shall abide by the Organiser's decision and revised terms and condition issued by the Organiser.

- 9.8. The Organiser reserves the right, at any time and at its sole and absolute discretion, to replace, withdraw, cancel, suspend, terminate, alter, vary or otherwise change the Referral Reward without prior notice or assigning any reason. Upon any such replacement, withdrawal, cancellation, suspension, termination or change, neither the Organiser nor S P Setia Berhad Group shall be under any obligation to provide or extend the same or any privileges to the Referrer.
- 9.9. These Terms and Conditions shall be governed by the laws of Malaysia and subject to the exclusive jurisdiction of the Malaysian courts.