

## YONO RANDOM CASHBACK CAMPAIGN

### INTRODUCTION

This Campaign is held by **Borneo Integrated Pay Sdn. Bhd.** (Company No. 202101027893 / 1428193-H) (“**BIPSB**”). By participating in this Campaign, Customers (“**Customers**”) agree to be bound by these terms and conditions, which form an integral part of and are to be read together with the **YONO Terms and Conditions**, **YONOPay Terms and Conditions**, **YONO Pay Merchant Terms and Conditions**, and **YONO Campaign General Terms and Conditions** (collectively, the “**Platform Terms**”).

In the event of a conflict or inconsistency between these terms and conditions, such inconsistency shall be resolved by giving precedence in the following decreasing order (i) these terms and conditions; (ii) YONO Terms and Conditions; (iii) YONOPay Terms and Conditions; (iv) YONO Merchant Terms and Conditions, and (v) YONO Campaign General Terms and Conditions.

### CAMPAIGN PERIOD

**12 January 2026 until 31 March 2026**, or until cashback rewards are fully redeemed, **whichever occurs earlier**, subject to availability.

### ELIGIBILITY

1. This Campaign is open to **selected Premium YONO eWallet users** who successfully make a qualifying payment via the YONO Superapp during the Campaign Period (“**Customers**”).
2. This Campaign is **not applicable** to any or all **Sabah Credit Corporation (“SCC”)** staff or employees, including staff or employees of **any SCC subsidiaries**, whether permanent, contract, interns or temporary.

### CAMPAIGN MECHANICS

1. Customers who successfully make a **minimum payment of Ringgit Malaysia Ten (RM10.00)** in a single transaction using the **YONO eWallet** through the YONO Superapp during the Campaign Period (“**Transaction**”) shall be eligible to redeem a **random cashback (“Reward”)** via the **YONO Random Cashback Miniapp** using the payment reference, **subject to availability**.
2. The Reward amount shall be **randomly generated** for each eligible Transaction at **BIPSB’s discretion, subject to availability**, and credited upon successful redemption.
3. For the avoidance of doubt, there is **no limit** on the number of times a Customer may redeem the Reward during the Campaign Period, **subject to availability**, provided that **only one payment to the same merchant QR per day** shall be eligible for the Reward.

Multiple payments made to the same merchant on the same day shall **not** be eligible for additional rewards.

4. The following payment types made via the YONO Superapp shall be eligible for this Campaign, **subject to availability**:
  - (a) Payments made using **YONO eWallet** to **any YONO DuitNow QR merchants**;
  - (b) Payments made using **YONO eWallet** to **any DuitNow QR merchants**; and
  - (c) Payments made using **YONO eWallet** for **Sabah Pay Bills and Services**.

Transactions made using other payment methods shall **not** qualify for the Reward.

5. Cashback rewards under this Campaign are redeemed strictly on a **first-come, first-served basis, subject to availability**, as determined by the redeem timestamp of successful Transactions recorded by the YONO system.
6. Upon a successful Transaction, the Customer shall redeem the Reward during the Campaign Period using the payment reference in the Miniapp, **subject to availability**, the **first-come, first-served basis**, and the **one eligible payment per merchant QR per day** limitation.
7. The payment receipt generated through the YONO system shall be deemed **conclusive proof of payment** unless otherwise determined by BIPSB.

#### EXCLUSIONS AND DISQUALIFICATIONS

8. If a Transaction is cancelled, refunded, reversed, or deemed invalid for any reason, the corresponding Reward shall be forfeited and, if already redeemed, may be deducted from the Customer's YONO eWallet or future cashback entitlements.
9. BIPSB reserves the right to **disqualify any Customer or Transaction** suspected of fraud, abuse, manipulation, system exploitation, or violation of these terms and conditions or any applicable laws.

#### EXPIRY OF CASHBACK

10. Any unredeemed or expired cashback under this Campaign may be subject to expiry in accordance with the **YONO Terms and Conditions**. Customers shall have no claim against BIPSB in respect of any expired or forfeited cashback.

#### AMENDMENT OF TERMS

11. BIPSB reserves the right, at its sole and absolute discretion, to amend, modify, delete, or add to any part of these terms and conditions at any time **without prior notice, subject to availability**. Any such amendments shall take effect immediately upon publication on the official YONO platform or such other channels as BIPSB deems appropriate. Customers' continued participation in the Campaign following any amendment shall

constitute acceptance of the revised terms and conditions. All amendments shall apply **prospectively** and shall not affect Transactions completed prior to the effective date of such amendments.

#### **FORCE MAJEURE**

12. BIPSB shall not be liable for any delay, disruption, or failure in the performance of its obligations under this Campaign arising from events beyond its reasonable control, including but not limited to acts of God, war, terrorism, riots, natural disasters, pandemics, strikes, system or communication disruptions, or governmental actions ("**Force Majeure Event**").

13. In the event of a Force Majeure Event, BIPSB reserves the right to suspend, postpone, cancel, or modify any part of the Campaign **subject to availability** and without liability.

#### **DISPUTE AND INQUIRIES**

14. For any disputes or inquiries related to the Campaign, Customers may contact **YONO Customer Service** via email at **ask@yono.my**. All decisions made by BIPSB in connection with this Campaign shall be **final and binding**.