

YONO RANDOM CASHBACK 4.0 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 any conflict or inconsistency between these terms and conditions and the Platform Terms, 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 Pay Merchant Terms and Conditions; and (v) YONO Campaign General Terms and Conditions.

CAMPAIGN PERIOD

This Campaign shall commence on 15 May 2026 and end on 31 July 2026 (inclusive) or until the cashback allocation has been fully utilised, whichever occurs earlier (“Campaign Period”), unless otherwise extended or terminated by BIPSB.

ELIGIBILITY

1. This Campaign is open to all YONO Premium eWallet users who successfully make qualifying payments via the YONO Superapp during the Campaign Period (“Customers”).
2. Only Customers with an active and verified YONO Premium Wallet status shall be eligible to participate in this Campaign.
3. This Campaign is applicable only to Eligible Transactions (as defined below) completed during the Campaign Period and subject to cashback fund availability.

CAMPAIGN MECHANICS

4. An “Eligible Transaction” refers to a successful payment transaction with a minimum payment amount of Ringgit Malaysia Ten (RM10.00) in a single transaction made using the YONO eWallet via the YONO Superapp during the Campaign Period.
5. The following payment types shall qualify as Eligible Transactions under this Campaign: -
 - (a) Payments made using YONO eWallet to YONO DuitNow QR merchants;
 - (b) Payments made using YONO eWallet to participating bank-issued DuitNow QR merchants only; and
 - (c) Payments made using YONO eWallet for Sabah Pay Bills and Services.

6. For the avoidance of doubt, payments made to DuitNow QR merchants operated by other eWallet providers, non-bank eWallet operators, or any non-participating merchant categories shall not qualify for this Campaign.
7. Transactions made using payment methods other than the YONO eWallet shall not qualify for this Campaign.
8. Eligible Customers may redeem a random cashback reward (“Reward”) via the YONO Random Cashback Miniapp using the relevant payment reference generated from the Eligible Transaction, subject to availability.
9. The Reward amount shall be randomly generated and system-assigned at BIPSB’s sole discretion for each Eligible Transaction, subject to cashback fund availability.
10. Cashback rewards under this Campaign shall be redeemed strictly on a first-come, first-served basis until the allocated cashback fund has been fully utilised, based on the redemption timestamp recorded in the YONO system.
11. For the avoidance of doubt: -
 - (a) Payments made to YONO DuitNow QR merchants and participating bank-issued DuitNow QR merchants shall be limited to one (1) eligible cashback claim per Customer, per merchant QR, per calendar day;
 - (b) Multiple payments made to the same merchant QR on the same day shall not qualify for additional cashback rewards;
 - (c) Payments made using YONO eWallet for Sabah Pay Bills and Services shall not be subject to the one (1) cashback claim per day limitation; and
 - (d) Customers may redeem multiple cashback rewards for multiple successful Sabah Pay Bills and Services transactions completed on the same calendar day, subject to cashback fund availability and compliance with these terms and conditions.
12. Customers shall redeem the Reward within the Campaign Period using the relevant payment reference through the designated Miniapp interface, subject to availability and these terms and conditions.

The payment receipt and transaction records generated by the YONO system shall be deemed conclusive proof of payment and eligibility unless otherwise determined by BIPSB.

USER ENGAGEMENT AND SOCIAL MEDIA INITIATIVE

13. As part of this Campaign, BIPSB may conduct monthly interview and engagement sessions with selected Customers for promotional and marketing purposes.
14. The top three (3) Customers with the highest accumulated cashback rewards for each calendar month during the Campaign Period (“Selected Users”) may be invited to participate in interview sessions and promotional content creation activities.

15. A total of nine (9) Selected Users may be chosen throughout the Campaign Period, subject to BIPSB's determination.
16. Each participating Selected User shall receive a Ringgit Malaysia Two Hundred (RM200.00) YONO Voucher reward.
17. Participation in the interview and promotional activities shall be: -
 - (a) Voluntary;
 - (b) Subject to the Selected User's consent; and
 - (c) Conducted at such location and time as determined by BIPSB, including but not limited to YONO's UTC Office.
18. By agreeing to participate in the interview and promotional activities, Selected Users consent to BIPSB: -
 - (a) Recording, photographing, filming, or capturing their participation;
 - (b) Using their name, likeness, voice, statements, and recorded content for promotional, advertising, marketing, and publicity purposes; and
 - (c) Publishing such materials through YONO's official channels, including social media platforms, websites, digital advertisements, and related marketing materials without further compensation unless otherwise determined by BIPSB.
19. BIPSB reserves the right to substitute any Selected User who declines participation or fails to respond within the stipulated timeframe.

CASHBACK AND REWARDS CREDIT

20. All cashback rewards and vouchers under this Campaign shall be credited into the Customer's designated YONO eWallet, Gift Card, or such other wallet mechanism as determined by BIPSB, subject to system processing time.
21. All cashback rewards and vouchers under this Campaign: -
 - (a) Are non-transferable and non-exchangeable;
 - (b) Cannot be withdrawn as cash; and
 - (c) Shall be subject to the applicable Platform Terms.

EXCLUSIONS AND DISQUALIFICATIONS

22. If any Eligible Transaction is cancelled, refunded, reversed, disputed, incomplete, or deemed invalid for any reason, the corresponding Reward shall be forfeited and, if already redeemed or credited, may be deducted from the Customer's YONO eWallet or future cashback entitlements.

23. BIPSB reserves the right to disqualify any Customer or transaction suspected of: -
- (a) Fraudulent behaviour;
 - (b) Abuse or manipulation of the Campaign mechanics;
 - (c) System exploitation;
 - (d) Artificial, repetitive, or non-genuine transactions;
 - (e) Multiple account usage; or
 - (f) Violation of these terms and conditions or any applicable laws.
24. BIPSB reserves the right to revoke any Reward or Selected User entitlement if any suspicious or irregular activity is detected.

EXPIRY OF CASHBACK AND REWARDS

25. Any cashback rewards, vouchers, or credits granted under this Campaign may be subject to expiry in accordance with the Platform Terms. Customers shall have no claim against BIPSB in respect of any expired, forfeited, or unused rewards.

AMENDMENT OF TERMS

26. BIPSB reserves the right, at its sole and absolute discretion, to amend, modify, suspend, extend, terminate, delete, or add to any part of these terms and conditions or the Campaign at any time without prior notice.
27. Any amendments shall take effect immediately upon publication through YONO's official platforms or such other channels as determined by BIPSB.
28. Customers' continued participation in the Campaign following any amendment shall constitute acceptance of the revised terms and conditions.

FORCE MAJEURE

29. BIPSB shall not be liable for any delay, interruption, 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, natural disasters, pandemics, system failures, cyber incidents, communication disruptions, labour disputes, or governmental actions ("Force Majeure Event").
30. In the event of a Force Majeure Event, BIPSB reserves the right to suspend, postpone, cancel, or modify any part of the Campaign without liability.

DISPUTES AND INQUIRIES

31. For any disputes or inquiries relating to this Campaign, Customers may contact YONO Customer Service via email at ask@yono.my.

32. All decisions made by BIPSB in connection with this Campaign, including but not limited to eligibility, cashback entitlement, Selected User determination, reward allocation, and interpretation of these terms and conditions, shall be final and binding.