

YONO KAAMATAN MINI GAME (PADDY PANIC) CAMPAIGN

INTRODUCTION

This Campaign is held by Borneo Integrated Pay Sdn. Bhd. (“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 25 May 2026 and end on 5 June 2026 (inclusive) (“Campaign Period”), unless otherwise extended, modified, suspended, or terminated by BIPSB at its sole discretion.

ELIGIBILITY

1. This Campaign is open to all registered YONO SuperApp users with an active YONO account during the Campaign Period (“Customers”).
2. Customers must successfully access and participate in the Paddy Panic Mini Game through the YONO SuperApp during the Campaign Period to qualify for participation.
3. Employees of Sabah Credit Corporation, BIPSB, their respective affiliates, subsidiaries, agencies, and immediate family members shall not be eligible to participate in this Campaign.
4. Participation in this Campaign is free of charge unless otherwise stated within the application.

CAMPAIGN MECHANICS

5. The Campaign consists of an in-app mini game known as “Paddy Panic” (“Game”), accessible through the YONO SuperApp.
6. The objective of the Game is for Customers to catch falling paddy using a virtual “Wakid” while avoiding obstacles and interference items within the allocated gameplay duration.
7. Each gameplay session shall have a duration of sixty (60) seconds.

8. Customers shall be provided with three (3) lives for each gameplay session.
9. Gameplay difficulty may increase progressively through mechanisms including but not limited to: -
 - a) Faster falling items;
 - b) Increased obstacle or bird interference; and
 - c) Bonus score multipliers from “Golden Paddy”.
10. Customers may play multiple gameplay sessions throughout the Campaign Period unless otherwise restricted by BIPSB.
11. Scores achieved by Customers shall be automatically recorded and reflected on the in-app leader board system.
12. Winners shall be determined based on the highest valid scores recorded on the final leader board at the end of the Campaign Period.
13. In the event of a tie in scores, BIPSB reserves the right to determine the winner based on criteria including but not limited to earliest score submission timestamp, gameplay records, or such other criteria deemed appropriate by BIPSB.
14. The final leader board shall be deemed conclusive and final unless otherwise determined by BIPSB.

REWARD MECHANISM

15. Rewards under this Campaign shall be unlocked progressively and cumulatively based on the total number of eligible participating Customers recorded during the Campaign Period.
16. The reward structure is as follows: -

Total Participating Customers Achieved	Reward	Eligible Winners
100 participants	Eco Bag	Top 5 Customers
200 participants	YONO Umbrella	Top 3 Customers
300 participants	Exclusive YONO T-Shirt	Top 3 Customers

17. For the avoidance of doubt, where a higher participation threshold is achieved, all preceding unlocked reward tiers shall also remain applicable and awarded cumulatively.
18. Accordingly: -
 - (a) If the Campaign achieves 100 eligible participants, a total of five (5) Eco Bags shall be awarded to the Top 5 Customers;

- (b) If the Campaign achieves 200 eligible participants, a total of eight (8) rewards shall be awarded, comprising: -
 - (i) Five (5) Eco Bags to the Top 5 Customers; and
 - (ii) Three (3) YONO Umbrellas to the Top 3 Customers;

 - (c) If the Campaign achieves 300 eligible participants, a total of eleven (11) rewards shall be awarded, comprising: -
 - (i) Five (5) Eco Bags to the Top 5 Customers;
 - (ii) Three (3) YONO Umbrellas to the Top 3 Customers; and
 - (iii) Three (3) Exclusive YONO T-Shirts to the Top 3 Customers.
19. Rewards shall only be unlocked upon achieving the respective participation threshold as determined by BIPSB.
20. If a participation threshold is not achieved, the corresponding reward tier shall not be awarded.
21. Each Customer shall only be entitled to win one (1) reward under this Campaign, regardless of the number of unlocked reward tiers achieved during the Campaign Period.
22. Rewards are non-transferable, non-exchangeable, and cannot be redeemed for cash or other alternatives.
23. BIPSB reserves the right to substitute any reward with another item of similar value without prior notice.
24. Winners shall be announced on 8 June 2026 through YONO's official communication channels or such other method determined by BIPSB.
25. Rewards shall be distributed after completion of the Campaign and subject to verification by BIPSB.

USER ENGAGEMENT AND PROMOTIONAL ACTIVITIES

26. BIPSB may conduct promotional, engagement, publicity, or marketing activities in connection with this Campaign, including but not limited to interviews, recordings, social media features, and event participation.
27. By participating in this Campaign, Customers agree and consent to BIPSB using their gameplay username, leader board ranking, submitted scores, likeness, photographs, videos, voice recordings, and related campaign content for advertising, promotional, publicity, and marketing purposes without additional compensation unless otherwise determined by BIPSB.

28. Such materials may be published through YONO's official channels, including but not limited to social media platforms, websites, digital advertisements, press releases, and promotional materials.

29. Customers selected for interviews, promotional content, or campaign activities may be required to provide further consent or verification prior to participation.

WINNER ANNOUNCEMENT AND PUBLICITY

30.1 Customers acknowledge and agree that, if selected as a winner under this Campaign, BIPSB may announce, publish, display, and communicate the winner's information for the purposes of winner verification, transparency, publicity, promotion, and administration of the Campaign.

30.2 For such purposes, BIPSB may publish the winner's name, partially masked identification number, partially masked mobile telephone number, gameplay username, leader board ranking, prize details, photographs, videos, likeness, and/or such other information as BIPSB reasonably considers necessary, provided that BIPSB shall not publish the winner's full identification number, full mobile telephone number, residential address, banking information, or any other sensitive personal data.

30.3 Customers expressly consent to the collection, use, processing, disclosure, publication, and display of such information by BIPSB through YONO's official communication channels, including but not limited to websites, mobile applications, social media platforms, digital advertisements, press releases, promotional materials, and other media channels.

30.4 Customers further acknowledge that any publication made in accordance with this Clause shall not entitle the Customer to any payment, compensation, royalty, or other consideration unless otherwise determined by BIPSB.

30.5 Winners may be required to provide additional confirmation, verification, or consent documentation where reasonably required by BIPSB for the purposes of publication, prize fulfilment, or compliance with applicable laws.

EXCLUSIONS AND DISQUALIFICATIONS

31. BIPSB reserves the right to disqualify any Customer or gameplay session suspected of: -
- a) Fraudulent activity;
 - b) Cheating or exploitation of bugs, loopholes, or system vulnerabilities;
 - c) Use of automation tools, bots, scripts, hacks, or unauthorised third-party software;
 - d) Artificial score manipulation;
 - e) Multiple account abuse;
 - f) Non-genuine participation; or
 - g) Violation of these terms and conditions or any applicable laws.

32. Any gameplay records, scores, or rewards found to be invalid, manipulated, or suspicious may be revoked, removed, or forfeited at BIPSB's sole discretion.
33. BIPSB reserves the right to reset, remove, suspend, or invalidate leader board scores that are deemed irregular or inconsistent with fair gameplay.

REWARDS COLLECTION

34. Winners may be required to provide valid identification, contact details, or other verification documents requested by BIPSB for reward fulfilment purposes.
35. If a winner fails to respond, provide the required information, or claim the reward within the stipulated timeframe communicated by BIPSB, the reward may be forfeited without compensation.
36. BIPSB shall not be responsible for any lost, damaged, delayed, or unclaimed rewards after delivery or collection arrangements have been made.
37. Unless otherwise determined by BIPSB, physical rewards under this Campaign shall be collected by winners at the following location during the collection period communicated by BIPSB: -

**YONO OFFICE
LOT M7-2, 7TH FLOOR,
MENARA UTC SABAH,
JALAN BELIA, OFF JALAN TUNKU ABDUL RAHMAN,
88000 KOTA KINABALU.**

38. Winners may be required to present valid identification and proof of eligibility upon collection of rewards.
39. Any uncollected rewards after the stipulated collection period may be forfeited at BIPSB's sole discretion without further notice or compensation.

AMENDMENT OF TERMS

40. 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.
41. Any amendments shall take effect immediately upon publication through YONO's official platforms or such other channels as determined by BIPSB.
42. Customers' continued participation in the Campaign following any amendment shall constitute acceptance of the revised terms and conditions.

FORCE MAJEURE

43. BIPSB shall not be liable for any delay, interruption, disruption, technical malfunction, 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, cyber incidents, communication failures, server downtime, system maintenance, labour disputes, or governmental actions (“Force Majeure Event”).
44. 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

45. For any disputes or inquiries relating to this Campaign, Customers may contact YONO Customer Service via email at ask@yono.my.
46. All decisions made by BIPSB in connection with this Campaign, including but not limited to eligibility, gameplay validity, leader board rankings, reward entitlement, participation count, and interpretation of these terms and conditions, shall be final and binding.