

YONO NEW USER PURCHASE REWARD CAMPAIGN @ SCC FRESH & GROCER

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 **1 September 2026 and end on 30 September 2026 (inclusive)** ("Campaign Period"), unless otherwise extended or terminated by BIPSB.

ELIGIBILITY

1. This Campaign is open to **new YONO users** who successfully register and activate a YONO account during the Campaign Period and subsequently make a qualifying purchase at SCC Fresh & Grocer using their YONO eWallet ("Eligible Customers").
2. For the purposes of this Campaign, a "New User" means a person who has not previously registered for and/or activated a YONO account prior to the Campaign Period, as determined based on the records maintained by BIPSB.
3. Only Customers with an active and verified YONO Wallet at the time of the Eligible Transaction shall be eligible to participate in this Campaign.
4. Each Eligible Customer shall only be entitled to **one (1) reward redemption** under this Campaign, regardless of the number or total value of purchases made during the Campaign Period.
5. This Campaign is subject to the availability of rewards and shall be offered strictly on a **first-come, first-served basis** while stocks last.

CAMPAIGN MECHANICS

6. To qualify for a reward under this Campaign, an Eligible Customer must: -
 - (a) register and activate a YONO account during the Campaign Period;

- (b) make a purchase at **SCC Fresh & Grocer** during the Campaign Period;
- (c) make payment for the purchase using the Customer's YONO eWallet in a **single transaction and on a single receipt**; and
- (d) present the relevant purchase receipt and corresponding YONO transaction record for verification and reward redemption.

7. A qualifying purchase must meet the applicable minimum purchase amount set out below:

Minimum Purchase Amount	Reward	Quantity Available
RM25.00 in a single receipt	One (1) YONO Enamel Pin Blind Box	Limited to 100 units
RM70.00 in a single receipt	One (1) YONO Exclusive Plush Toy	Limited to 100 units

- 8. For the avoidance of doubt, a purchase of **RM70.00 or more in a single receipt shall qualify for the YONO Exclusive Plush Toy only** and shall not entitle the Customer to claim both the YONO Enamel Pin Blind Box and the YONO Exclusive Plush Toy.
- 9. Purchases below Ringgit Malaysia Twenty-Five (RM25.00) in a single receipt shall not qualify for any reward under this Campaign.
- 10. Multiple receipts, transactions, purchases, or payment amounts shall not be combined, aggregated, or accumulated to satisfy the applicable minimum purchase amount.
- 11. For the avoidance of doubt, splitting a single purchase into multiple receipts or transactions for the purpose of qualifying for or obtaining additional rewards shall not be permitted.
- 12. Payment made using payment methods other than the YONO eWallet shall not qualify for this Campaign.
- 13. Each Eligible Customer may only redeem **one (1) reward** under this Campaign. Once a reward has been successfully redeemed, the same Customer shall not be eligible for any further reward under this Campaign, regardless of any subsequent purchase made during the Campaign Period.
- 14. Reward eligibility and entitlement shall be determined based on the purchase receipt, YONO transaction record, Customer account information, and such other records or information as BIPSB may reasonably require for verification purposes.

REWARD REDEMPTION

15. Eligible Customers shall redeem their applicable reward at the following location:

YONO OFFICE

Lot M7-2, 7th Floor,
Menara UTC Sabah,

Jalan Belia, Off Jalan Tunku Abdul Rahman,
88000 Kota Kinabalu, Sabah.

16. To redeem the reward, the Eligible Customer must personally attend at the designated YONO Office and present:
 - (a) the original or valid purchase receipt from SCC Fresh & Grocer;
 - (b) the corresponding YONO transaction record displayed through the YONO Superapp; and
 - (c) valid identification or such other information as may be reasonably required by BIPSB for verification purposes.
17. The reward shall only be released to the **verified YONO account holder** who made the Eligible Transaction. BIPSB shall not release or hand over any reward to any third party, representative, family member, or other person merely upon presentation of the purchase receipt, YONO transaction record, screenshot, transaction reference, or other supporting document, unless otherwise expressly approved by BIPSB following such additional verification as BIPSB may require.
18. For verification purposes, BIPSB may require the Customer to demonstrate access to the relevant YONO account, verify the registered mobile number and/or other account details, present valid identification, and provide such additional information or verification as may reasonably be required to establish that the person claiming the reward is the rightful YONO account holder.
19. BIPSB reserves the right to refuse or defer reward redemption where the identity of the person claiming the reward cannot be satisfactorily verified or where BIPSB has reasonable grounds to suspect that the purchase receipt, YONO transaction record, transaction reference, or other supporting information has been transferred, shared, altered, duplicated, or otherwise misused.
20. Rewards shall be distributed strictly on a **first-come, first-served basis**, based on the date and time at which the Customer successfully completes the reward verification and redemption process, and subject to availability.
21. The maximum number of rewards available under this Campaign shall be:
 - (a) one hundred (100) YONO Enamel Pin Blind Boxes; and
 - (b) one hundred (100) YONO Exclusive Plush Toys.
21. Once the relevant reward allocation has been fully redeemed, no further reward of that category shall be available, notwithstanding that the Campaign Period has not ended.
22. BIPSB does not guarantee that rewards will remain available throughout the Campaign Period.

REWARD TERMS

23. All rewards under this Campaign:

- (a) are non-transferable and non-exchangeable;
- (b) cannot be redeemed for cash or cash equivalents;
- (c) cannot be substituted for other rewards at the request of the Customer; and
- (d) shall be subject to availability and these terms and conditions.

24. BIPSB reserves the right, at its sole discretion, to substitute any reward with another item of similar value where the advertised reward becomes unavailable or cannot reasonably be provided.

25. Rewards shall not be replaced if lost, damaged, misplaced, or claimed by any person other than the verified Eligible Customer after successful collection.

EXCLUSIONS AND DISQUALIFICATIONS

26. BIPSB reserves the right to reject or disqualify any Customer, purchase, transaction, or reward claim where:

- (a) the Customer does not satisfy the New User eligibility requirement;
- (b) the purchase does not meet the applicable minimum purchase amount;
- (c) the purchase was not paid using the Customer's YONO eWallet;
- (d) the purchase receipt is unavailable, altered, duplicated, damaged, illegible, or otherwise cannot be satisfactorily verified;
- (e) the YONO transaction record does not correspond with the purchase receipt;
- (f) the transaction has been cancelled, refunded, reversed, disputed, voided, or otherwise determined to be invalid;
- (g) the Customer has previously redeemed a reward under this Campaign;
- (h) multiple receipts or transactions have been combined or structured for the purpose of obtaining a reward;
- (i) the Customer has engaged in fraudulent, artificial, repetitive, or non-genuine activity;
- (j) the Customer has attempted to manipulate or circumvent the Campaign mechanics or reward allocation;

(k) the Customer has provided false, misleading, incomplete, or inaccurate information; or

(l) the Customer has otherwise breached these terms and conditions or any applicable laws.

27. BIPSB reserves the right to revoke or recover any reward that has been wrongly issued or obtained as a result of fraud, error, manipulation, system malfunction, inaccurate information, or any breach of these terms and conditions.

28. BIPSB's determination of a Customer's eligibility, purchase qualification, reward entitlement, and validity of supporting documents shall be final and binding, subject to applicable law.

CAMPAIGN RECORDS AND VERIFICATION

29. BIPSB may maintain and use relevant records relating to the Campaign for purposes including eligibility verification, reward administration, prevention and detection of fraudulent or duplicate claims, internal reconciliation, audit, and campaign management.

30. Such records may include, where reasonably necessary for the administration of the Campaign, the Customer's registered mobile number, YONO transaction reference, transaction date, transaction amount, reward redeemed, redemption date, and other relevant information relating to the Customer's participation.

31. Customers acknowledge that the information provided or generated in connection with the Campaign may be processed in accordance with the applicable YONO privacy notice, privacy policy, and applicable data protection laws.

AMENDMENT OF TERMS

32. 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 where reasonably necessary, including due to operational, technical, security, legal, regulatory, or other circumstances beyond BIPSB's reasonable control.

33. Any amendments shall take effect upon publication through YONO's official platforms or such other channels as determined by BIPSB.

34. Customers' continued participation in the Campaign following any amendment shall constitute acceptance of the revised terms and conditions.

FORCE MAJEURE

35. 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”).
36. 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

37. For any disputes or inquiries relating to this Campaign, Customers may contact YONO Customer Service via email at ask@yono.my.
38. All decisions made by BIPSB in connection with this Campaign, including but not limited to eligibility, qualification of purchases, reward entitlement, reward availability, verification of transaction records, and interpretation of these terms and conditions, shall be final and binding, subject to applicable law.