

YONO RANDOM CASHBACK 6.0 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 01 September 2026 and end on 30 September 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.
4. Employees of Sabah Credit Corporation and its subsidiaries, including permanent, contract, temporary, internship, and trainee personnel, shall not be eligible to participate in this Campaign. Any cashback rewards, vouchers, or entitlements awarded to such persons may be revoked, forfeited, or recovered by BIPSB at its sole discretion.

CAMPAIGN MECHANICS

5. 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.

6. Eligible Transactions under this Campaign shall include the following payment transactions made using the YONO eWallet: -

- (a) Successful payments made to participating DuitNow QR merchants; and
- (b) Successful payments made for SabahPay Bills and Services through the YONO Superapp,

subject always to such eligibility criteria, transaction classifications and Campaign requirements as may be determined by BIPSB.

- 7. For the avoidance of doubt, payments made through any payment channel, merchant, service or transaction type which is not eligible or supported under this Campaign, as determined by BIPSB and/or the YONO system, shall not qualify for cashback.
- 8. Transactions made using payment methods other than the YONO eWallet shall not qualify for this Campaign.
- 9. Eligible Customers may redeem a random cashback reward ("**Reward**") through the YONO Random Cashback Miniapp using the relevant payment reference generated from an Eligible Transaction, subject to these terms and conditions and cashback fund availability.
- 10. The Reward amount applicable to an Eligible Transaction shall be **randomly generated and system-assigned** in accordance with the Campaign mechanics and system configuration determined by BIPSB.
- 11. Customers acknowledge that the amount of Reward received may vary between Eligible Transactions and/or transaction types. Customers shall have no right to select, request, exchange, substitute or otherwise determine the Reward amount assigned to an Eligible Transaction.
- 12. The total cashback fund allocated for this Campaign is **Ringgit Malaysia Ten Thousand (RM10,000.00)**.
- 13. All Rewards under this Campaign are subject to cashback fund availability and shall be redeemed on a **first-come, first-served basis** based on the redemption timestamp recorded in the YONO system.
- 14. The Campaign shall cease to offer further cashback Rewards once the total Campaign cashback fund has been fully utilised, notwithstanding that the Campaign Period has not expired.
- 15. BIPSB does not guarantee that cashback Rewards will remain available throughout the Campaign Period, and successful completion of an Eligible Transaction does not

guarantee entitlement to a Reward where the applicable cashback allocation has been fully utilised.

16. BIPSB reserves the right to determine and administer the allocation, distribution and system configuration of the cashback fund for the purposes of this Campaign.
17. 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.

DAILY CLAIM LIMITATIONS

18. For the avoidance of doubt:-

- (a) payments made to participating DuitNow QR merchants shall be limited to **one (1) eligible cashback claim per Customer, per merchant QR, per calendar day**;
- (b) multiple payments made by the same Customer to the same merchant QR on the same calendar day shall not qualify for additional cashback rewards;
- (c) payments made using the YONO eWallet for SabahPay Bills and Services shall be limited to **one (1) eligible cashback claim per Customer per calendar day**, irrespective of the number of SabahPay Bills and Services transactions completed by the Customer on that day; and
- (d) any subsequent SabahPay Bills and Services transaction made by the same Customer on the same calendar day shall not qualify for an additional cashback Reward.

19. Customers shall not intentionally split, divide, fragment, or structure a single bill, payment obligation, purchase, or transaction into multiple smaller transactions for the purpose of obtaining additional cashback rewards under this Campaign. BIPSB reserves the right to determine, at its sole discretion, whether multiple transactions constitute transaction splitting, artificial transactions, or abuse of the Campaign mechanics.

20. 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.

CASHBACK AND REWARDS CREDIT

21. 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.

22. 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

23. 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.
24. 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, structured, split, or non-genuine transactions intended to exploit or maximise cashback entitlement;
 - (e) Multiple account usage; or
 - (f) Violation of these terms and conditions or any applicable laws.

25. 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

26. 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

27. 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.
28. Any amendments shall take effect immediately upon publication through YONO's official platforms or such other channels as determined by BIPSB.
29. Customers' continued participation in the Campaign following any amendment shall constitute acceptance of the revised terms and conditions.

FORCE MAJEURE

30. 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”).

31. 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

32. For any disputes or inquiries relating to this Campaign, Customers may contact YONO Customer Service via email at ask@yono.my.
33. 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.