YONO SMART PARKING CASHBACK CAMPAIGN 6.0

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

ELIGIBILITY

1. This Campaign is open only to Customers with an active and verified **YONO Premium Wallet** who successfully make Eligible Transactions during the Campaign Period.

2. This Campaign applies only to parking payments made through the Smart Parking Miniapp within the YONO SuperApp at participating council parking zones, namely:-

    (a) **Tawau** Council Parking;
    (b) **Putatan** Council Parking; and
    (c) **Keningau** Council Parking.

3. Customers must make payment using their YONO Premium Wallet in order to qualify for cashback and Lucky Draw participation.

4. Customers using Basic Wallets or payment methods other than the YONO Premium Wallet shall not be eligible for cashback rewards or Lucky Draw entries under this Campaign.

5. 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. BIPSB reserves the right to revoke, forfeit or recover any cashback rewards or Lucky Draw prizes awarded to such persons.

CAMPAIGN MECHANICS

6. An "Eligible Transaction" means a successful parking payment made:-

    a) via the Smart Parking Miniapp within the YONO SuperApp;
    b) using a YONO Premium Wallet; and
    c) at a participating council parking zone during the Campaign Period.

7. Following an Eligible Transaction, Customers may copy the parking transaction reference and submit the same through the Parking Cashback Miniapp.

8. Upon successful submission of a valid transaction reference, the Customer shall receive cashback, subject to these terms and conditions.

9. Cashback shall be limited to:-

    a) a maximum cashback of Ringgit Malaysia Four (RM4.00) per Customer, per participating council parking district, per calendar day; and

    b) the first one hundred (100) successful cashback claims for each participating council parking district per calendar day.

10. Cashback shall be credited into the Customer's Smart Parking Gift Card.

11. Smart Parking Gift Cards issued under this Campaign:-

    a) shall be valid for two (2) months from the date of issuance;
    b) are non-transferable;
    c) are non-withdrawable;
    d) cannot be exchanged for cash; and
    e) may only be used for Smart Parking transactions or such other purposes as determined by BIPSB.

12. The total fund allocated for this Campaign, comprising cashback rewards and Lucky Draw prizes, is Ringgit Malaysia Five Thousand (RM5,000.00) (“Campaign Fund”). All cashback rewards and Lucky Draw prizes under this Campaign shall be subject to the availability of the Campaign Fund and the applicable allocation determined by BIPSB.

13. All cashback rewards and Lucky Draw prizes are subject to availability of the Campaign Fund. BIPSB does not guarantee that cashback rewards or Lucky Draw prizes will remain available throughout the Campaign Period, and BIPSB reserves the right to cease, suspend or limit further cashback claims or reward issuance once the applicable Campaign Fund or allocation has been fully utilised.

LUCKY DRAW

14. Every successful cashback claim under this Campaign shall automatically entitle the Customer to one (1) Lucky Draw entry.

15. There shall be no limit on the number of Lucky Draw entries a Customer may accumulate during the Campaign Period, provided each entry is derived from a valid successful cashback claim.

16. Parking payments made using a Smart Parking Gift Card shall not qualify for cashback or Lucky Draw entries.

17. Lucky Draw entries shall only be accumulated during the Campaign Period and shall expire upon completion of the Campaign.

18. The Lucky Draw prize pool may increase progressively based on the growth of followers on YONO's official Facebook and Instagram pages during the Campaign Period.

19. BIPSB reserves the right to determine the final Lucky Draw prize structure, prize value, number of winners and allocation based on Campaign participation, social media growth, availability of the Campaign Fund and such other Campaign criteria as may be determined by BIPSB.

20. Winners shall be selected randomly after the Campaign Period using such method as determined by BIPSB.

21. Lucky Draw prizes shall be issued in the form of YONO Gift Cards valid for two (2) months unless otherwise determined by BIPSB.

CASHBACK AND REWARDS CREDIT

22. Cashback rewards and Lucky Draw prizes shall be credited into the Customer's designated Smart Parking Gift Card, YONO Gift Card or such other reward mechanism determined by BIPSB, subject to system processing time.

23. All cashback rewards, Gift Cards and Lucky Draw prizes: -

    a) are non-transferable;
    b) are non-exchangeable;
    c) cannot be redeemed for cash; and
    d) shall remain subject to the applicable Platform Terms.

EXCLUSIONS AND DISQUALIFICATIONS

24. Transactions which are cancelled, refunded, reversed, disputed, duplicated, incomplete or otherwise determined by BIPSB to be invalid shall not qualify for cashback or Lucky Draw participation.

25. BIPSB reserves the right to disqualify any Customer 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 obtain additional cashback or Lucky Draw entries;
    e) multiple account usage;
    f) submission of duplicate or invalid parking transaction references;
    g) attempting to circumvent the daily cashback cap or district claim limitations;
    h) using Smart Parking Gift Card payments to generate Lucky Draw entries; or
    i) violation of these terms and conditions or any applicable laws.

26. BIPSB reserves the right to revoke any cashback reward, Lucky Draw entry or Lucky Draw prize if suspicious, irregular or fraudulent activity is detected.

EXPIRY OF REWARDS

27. Smart Parking Gift Cards, YONO Gift Cards, cashback rewards and Lucky Draw prizes issued under this Campaign shall be valid for two (2) months from the date of issuance unless otherwise specified by BIPSB.

28. Customers shall have no claim against BIPSB in respect of any expired, forfeited or unused rewards.

AMENDMENT OF TERMS

29. BIPSB reserves the right to amend, modify, suspend, extend, terminate, or vary this Campaign or any part thereof at any time without prior notice.

30. Any amendments shall take effect upon publication through YONO's official communication channels.

31. Continued participation in the Campaign shall constitute acceptance of the revised terms and conditions.

FORCE MAJEURE

32. BIPSB shall not be liable for any delay, interruption, or failure in performing its obligations under this Campaign due to events beyond its reasonable control, including but not limited to acts of God, natural disasters, system failures, cyber incidents, telecommunications disruptions, labour disputes, pandemics, or governmental actions.

33. 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

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

35. All decisions made by BIPSB in connection with this Campaign, including but not limited to eligibility, cashback entitlement, validity of cashback claims, Lucky Draw participation, reward allocation, winner determination and interpretation of these terms and conditions, shall be final and binding.

ANTI-RESUBMISSION

36. BIPSB reserves the right to reject any cashback claim or Lucky Draw entry submitted using a parking transaction reference that has previously been redeemed, used, duplicated or is otherwise determined to be invalid.

TECHNICAL ERROR

37. Where cashback, Gift Cards or Lucky Draw entries are mistakenly credited due to any system error, technical malfunction or administrative oversight, BIPSB reserves the right to reverse, revoke or recover such rewards without prior notice