

yuu Points Terms and Conditions:

- You are required to be a member of both yuu Rewards club and MoneySmart Rewards Store to qualify for SmartPoints to yuu Points conversion.
- Once executed, yuu Points cannot be reversed and/or refunded back into SmartPoints or any other credits.
- MoneySmart Rewards members are only permitted to convert SmartPoints to yuu Points via their own individual account. Members are not allowed to transfer yuu Points from another account that doesn't belong to them, and vice versa.
- If you encounter any issues, please contact support@moneysmart.com.
- A person is deemed to have accepted and agreed to the yuu Terms and Conditions at <https://yuu.sg/terms-and-conditions> if such person purchases, uses, or carries out any activity or transaction or makes any dealing involving yuu Points.
- **Disclaimer:** Only SmartPoints earned through MoneySmart Campaigns can be used to redeem yuu Points. Purchased SmartPoints are not allowed for redemption.