P. O. BOX FACILITY
TERMS AND CONDITIONS

The P.O. BOX Facility ("Facility") is being provided exclusively to Customers of YES BANK by Quantium S Mail Logistics Solutions (India) Ltd and is optional for such Customers to avail of the said Facility at its own risk and responsibility.

The Customer agrees and acknowledges that the Facility being provided by Quantium S Mail Logistics Solutions (India) Ltd is further subject to the terms and conditions of Quantium S Mail Logistics Solutions (India) Ltd. Each service is subject to such charges and fees as may be stipulated by Quantium S Mail Logistics Solutions (India) Ltd at the time of availing the respective facility. By availing the Facility, the Customer shall be deemed to have accepted the terms contained herein and as stipulated by Quantium S Mail Logistics Solutions (India) Ltd.

For availing the Facility, Please send documents to P.O. Box near your location through ordinary post only. The P.O. Box address at various locations will be available in our website www.yesbank.in. Do not send documents through registered post/ courier.

YES BANK Limited, shall not be responsible for any loss in transit or any monetary loss including loss on account of change in exchange rates, interest rates, deposit value date etc. arising due to the time elapsed due to return of the monetary instrument.

The Customer acknowledges that the Facility shall be available on best effort basis, subject to availability.

The Customer acknowledges that no warranty or guarantee of any kind is given by YES BANK as respect to quality of services or products. The Customer understands that the Facility being provided by Quantium S Mail Logistics Solutions (India) Ltd are on "as is", "where is" basis. Except as warranted in the Terms, YES BANK expressly disclaims all warranties of any kind, whether express or implied or statutory, including, but not limited to the implied warranties of merchantability, fitness for a particular purpose, data accuracy and completeness, and any warranties relating to non-infringement.

The PO Box at all locations will normally be cleared 2 times a week **(Tuesday and Friday)** as per policies of Quantium S Mail Logistics Solutions (India) Ltd.

YES BANK is not responsible for any loss in document arising out of the documents sent to a wrong address or documents lost in transit before reaching the assigned YES BANK P.O. Box

Confidentiality of the documents sent by the customer would be maintained by YES BANK and Service Provider.

The users of the Facility are availing the SAME at their own risk.

Neither YES BANK Ltd nor Quantium S Mail Logistics Solutions (India) Ltd will be responsible or liable to the Customer or any third party for the "Envelopes/Consignments or its Contents" (collectively referred as "Consignments") during the transit from the user to the P.O. Box

On receipt of the Consignments in the Post Box, Quantium S Mail Logistics Solutions (India) Ltd shall be responsible for the Consignment to the customer till it is transshipped and delivered to YES BANK, India. By availing the service of P.O. Box the user shall be deemed to have agreed to entrust the transshipment to India in his sole risk and discretion to Quantium S Mail Logistics

Solutions (India) Ltd and YES BANK is not liable or responsible for any loss or destruction of the Consignments in the hands of the mentioned Service Provider.

In case of discrepancies in AOF /Service documents, the Contact Centre/ Branches of YES BANK will make a call to the NRI customer requesting him to resolve the discrepancies, if any. In pursuance of the same, the Customer shall be required to send the necessary documents within a timeline of 15 days thereafter, to the P.O. Box. A Query Number generated by the relevant department will be provided to the client which shall be quoted by the Customer for all further communications. Please note that YES BANK will only make three call attempts followed by email in order to inform the Customer about discrepancies, if any. In case, Customer does not revert back after these attempts, it shall be presumed that the Customer does not want to start the relationship and YES BANK shall be entitled to treat the matter as closed.

In case, no revert is received from a prospective Customer on discrepancies or clarifications if any within **a maximum of three months of receipt** of such Consignment, YES BANK shall in its sole discretion **treat the Consignment closed** relating to such Customer **after three months** of receipt without any further reference to the Customer and the Customer agrees that YES BANK or its officials, employees or agents will not be liable in damages or otherwise or responsible to either Customer or any other person for such destruction.

Customer is solely responsible for the contents of the Consignment and indemnifies YES BANK for any loss or damage suffered to it on account of handling the contents or merely the letter being addressed to it in view of legal, regulatory or contractual requirements of the user.

Without limitation to the other provisions of this agreement, YES BANK, its employees, agent or contractors, shall not be liable for and in respect of any loss or damage whether direct, indirect or consequential, including but not limited to loss of revenue, profit, business, contracts, anticipated savings or goodwill, loss of use or value of any equipment including software, whether foreseeable or not, suffered by the Customer or any person howsoever arising from or relating to any delay, interruption, suspension, resolution or error of Quantium S Mail Logistics Solutions (India) Ltd in receiving and processing the request and in formulating and returning responses or any failure, delay, interruption, suspension, restriction, or error in transmission of any information or message to and from the telecommunication equipment of the Customer and the network of any Service provider or any breakdown, interruption, suspension or failure of the telecommunication equipment of the Customer, YES BANK's system or the network of any service provider and/or any third party who provides such services. Notwithstanding anything to the contrary, YES BANK shall not be involved in or in any way liable to the Customer for any dispute between the Customer and service provider or any third party service provider (whether appointed by YES BANK in that behalf or otherwise).

The Customer agrees and undertakes not to hold YES BANK liable for any non delivery, deficiency in facility, service or product provided by Quantium S Mail Logistics Solutions (India) Ltd or for any loss or damage that may be suffered or incurred by the

Customer in the course of availing the said Facility from Quantium S Mail Logistics Solutions (India) Ltd. The Customer understands that the usage of debit/credit card at the time of availing the said Facility shall be further subject to the terms and conditions governing such debit/credit card of respective banks/institutions.

The Customer acknowledges and confirms that the contract between YES BANK and Quantium S Mail Logistics Solutions (India) Ltd is on a principal to principal basis and the arrangement or provision of Facility herein should not be deemed as creating any partnership, agency or joint venture between YES BANK and Quantium S Mail Logistics Solutions (India) Ltd. Any claim that the customer has in relation to use of the Facility should be directly raised with Quantium S Mail Logistics Solutions (India) Ltd. YES BANK disclaims all liability that may arise or any loss or damage that the customer may suffer from availing the said Facility.

YES BANK and Quantium S Mail Logistics Solutions (India) Ltd reserve the right to change or modify or terminate or suspend or withdraw the offer any time at its own discretion without assigning any reasons and without prior notice. By availing any or all offers, the Customer agrees to remain bound by the terms and conditions.

These terms and conditions contain entire agreement between the Customer and YES BANK for availing of the Facility. The Customer acknowledges that it has not relied on any representation made by YES BANK or any of its employees or agents and has made its own independent assessment for availing the said Facility. No third party will have any rights or claims under these terms and conditions.

These terms and conditions shall be governed by Indian law and for any dispute arising under this terms and conditions shall be subject to jurisdiction of courts in Mumbai only.