YES FIRST | YES BANK

Schedule of Charges **YES FIRST**

Minimum Maintenance	YES FIRST
Average Quarterly Balance (AQB)	NRV* Based
AQB Non-maintenance charges	Nil

Payment Services

Intra-Bank Fund Transfer - Branch	Free
Intra-Bank Fund Transfer - Internet Banking	Free
RTGS Payment - Branch	Free
RTGS Payment - Internet Banking	Free
NEFT Payment - Branch	Free
NEFT Payment - Internet Banking	Free
Payable-at-Par Cheque Usage	Free
Pay Order payable at YES BANK locations - Branch	Free
Pay Order payable at YES BANK locations - Internet Banking	Free
DD payable at YES BANK locations - Branch	Free
DD payable at YES BANK locations - Internet Banking	Free
DD payable at Correspondent Bank locations	Free

Collection Services

Intra-Bank Fund Transfer Collection	Free
RTGS Collection	Free
NEFT Collection	Free
Cheque Collection - Local Clearing	Free
Outstation Cheque Collection - YES BANK locations	Free (plus ₹ 20 courier charges)
Outstation Cheque Collection - Correspondent Bank locations	Free (plus ₹ 20 courier charges)
Outstation Cheque Collection - Other locations (instrument value)	Free (plus ₹ 20 courier charges)
Cash Deposit	Free

Foreign Exchange Services *

DD Issuance - Foreign Currency	₹ 2 / ₹ 1,000 (Min. ₹ 250, Max. ₹ 1,000)
Traveler's Cheque Issuance^	1% Commission
Cheque Collection - Foreign Currency	₹ 2 / ₹ 1,000 (Min. ₹ 250, Max. ₹ 1,000)

Remittance Services*

Foreign Outward Remittance	₹ 500 inclusive of SWIFT Charges
Foreign Inward Remittance	Free

Minimum Maintenance	YES FIRST

Debit Cum ATM Card

Card Type	YES FIRST WORLD DEBIT CARD
Annual Fee	Nil
Cash Withdrawal - India	Free
Cash Withdrawal - Outside India	Free
Balance Inquiry - India	Free
Balance Inquiry - Outside India	Free
PIN Regeneration	Free
Charge Slip retrieval	Free
ATM Declines due to insufficient funds	Free
Replacement of lost / stolen Debit Card	Free
Cross Currency Mark-up	3%

Doorstep Banking Services ^

Number of visits	One Free per day (including instruments and cash)
Pick-Up or Delivery of instruments	One Free per day; ₹ 100 / Visit thereafter
Cash Pick-Up / Delivery upto ₹ 3 Lacs	One Free per day (not exceeding 30 transactions in month) or upto ₹ 30 Lacs Free per month each for Cash Pick-Up and Cash Delivery; ▪ ₹ 200 / Txn upto ₹ 3 Lacs ▪ ₹ 250 / Txn above ₹ 3 lacs upto ₹ 8 Lacs ▪ ₹ 600 / Txn above ₹ 8 Lacs upto ₹ 15 Lacs ▪ ₹ 1,500 / Txn above ₹ 15 Lacs
Cash Pick-Up / Delivery above ₹ 3 Lacs upto ₹ 8 Lacs	
Cash Pick-Up / Delivery above ₹ 8 Lacs upto ₹ 15 Lacs	
Cash Pick-Up / Delivery above ₹ 15 Lacs	

Miscellaneous Services

Cheque Return - Insufficient funds	₹ 300 / Cheque
ECS Return - Insufficient funds	₹ 200 / Return
Cheque Return - Local Clearing	₹ 50 / Cheque
Cheque Return - Outstation Collection	₹ 50 / Cheque
Stop Payment of Cheques - Branch	Free
SWIFT Charges	₹ 500
Activation of Dormant Account	Free
Account Closure within 21 days	Free
Account Closure after 21 days	₹ 100
Money Monitor Annual Fee	Free
Depository Annual Maintenance Charge	Free
SMS / Email Alerts (Day-end balance / transactions above a threshold / low balance)	Free
Utility Bill payment - Internet Banking	Free

* See guidelines for details

^ Please check with the branch for the availability of this service

YES FIRST | YES BANK

Schedule of Charges **YES FIRST**

Minimum Maintenance	YES FIRST
Basic Banking Services	
Account Opening	Free
Mobile Banking Registration	Free
Phone Banking Registration	Free
Internet Banking Registration	Free
Investment Services Registration	Free
Nomination Facility	Free
Payable at Par Cheque Book	Free
Any Branch Banking	Free
Quarterly statement by post	Free
Monthly statement by post	Free
Standing Instruction maintenance - Branch	Free
Standing Instruction maintenance - Internet Banking	Free
ECS Instruction	Free
Balance Inquiry - Branch	Free
Balance Inquiry - Mobile Banking	Free
Balance Inquiry - Internet Banking	Free
Replacement of damaged Debit Card	Free
e-commerce payment - Internet Banking	Free
Mutual Fund investments - Branch	Free
Mutual Fund investments - Internet Banking	Free
Stop Payment of Cheques - Internet Banking	Free
Stop Payment of Cheques - Mobile Banking	Free
Cancellation of DD / Pay Order payable at YES BANK locations	Free
Cancellation of DD / Pay Order payable at Other locations	Free
DD Revalidation	Free
Passbook Issuance	Free
Banker's Verification (Signature/Address/Photograph)	Free
Retrieval of Cheque / Instruction	Free within 1 year of date of issue, ₹ 100 / Cheque thereafter

Common Guidelines

- A Card Rate applies to all Foreign Exchange conversion transactions less than US$ 20000 (or equivalent)
- The charges for Forex transactions mentioned in the schedule of charges do not include any charge that may be levied by the originating / correspondent bank
- A Foreign Exchange Conversion Charge of ₹ 50 (plus service tax and education cess) will be levied on all Forex sale and purchase transactions
- Quarterly / Annual cycle charges as applicable on the account type can be recovered anytime
- The charges mentioned in the schedules are exclusive of taxes as applicable from time to time
- The schedule of charges is applicable for both Resident and Non-resident savings accounts
- A maximum of 30 transactions per month or a Cash Pick-up / Delivery of up to ₹ 30 Lacs per month cumulatively (whichever occurs earlier), is allowed as a FREE privilege within the Doorstep banking facility. If any of the Free transactions breaches the limit of ₹ 30 Lacs in cumulative value or by itself, the mentioned transaction and all subsequent transactions will be charged as per the applicable charges, in their entirety