TERMS AND CONDITIONS FOR YES BANK PAYROLL CARDS

These Terms and Conditions apply to and regulate the provisions of the Payroll Card facility provided by YES BANK Limited (hereinafter referred to as **"YES BANK"**).

DEFINITIONS

"Affiliate" of YES BANK shall mean and include any company which is the holding company or subsidiary of YES BANK, or any person under the control of or under common control with YES BANK or in more than 26% of the voting securities of which YES BANK has a direct or beneficial interest or control.

For the purpose of this definition of Affiliate, the word "control" together with grammatical variations when used with respect to any person, means the power to direct the management and policies of such person, directly or indirectly, whether through the ownership of the vote carrying securities, by contract or otherwise howsoever; and "person" means a company, corporation, a partnership, trust or any other entity or organization or other body whatsoever.:

"ATM" shall mean the Automated Teller Machines installed by YES BANK and any other networked banks.

"Card Account" shall mean the account opened in the name of the Card Member and maintained by YES BANK for the purpose of usage of the YES BANK Payroll Card as per the Terms and Conditions contained herein.

"Card Member" shall mean employees/ contractual staff of an Enterprise, to whom a YES BANK Payroll Card is issued at the request of the Enterprise.

"Cash Limit" shall mean the maximum amount of cash that the Card Member can withdraw by using the YES BANK Payroll Card on any given day or for such periods as may be stipulated by YES BANK from time to time, provided that in no event shall such amount be more than the amounts transferred to the YES BANK Payroll Card issued to the Card Member from the Enterprise, minus the debits made thereon pursuant to the use of the YES BANK Payroll Card by the Card Member.

"Charges" means such charges as are set out in the Tariff Annexure, as amended from time to time.

"Enterprise" shall mean and include any company, partnership firm, HUF, Trust, Societies, LLP and sole proprietorship firm that desire to provide the facility of the YES BANK Payroll Card to its employees/contractual staff.

"General Terms and Conditions" refers to the Terms and Conditions applicable to opening and operation of bank accounts, facilities and services as displayed on YES BANK's Website: *www.yesbank.in* from time to time.

"YES BANK Payroll Card" or "Card" shall mean a prepaid card issued to the employees/ contractual staff of the Enterprise by YES BANK upon the request of the Enterprise.

"YES BANK Payroll Card Account Application Form" shall mean and include the application required to be made by the Card Member in the form and manner stipulated by YES BANK from time to time.

"YES BANK" shall mean the issuer of the YES BANK Payroll Card, YES BANK Limited, a company within the meaning of the Companies Act, 1956 and a banking company within the meaning of section 5 (c) of the Banking Regulation Act, 1949 having its registered office at 9th Floor, Nehru Centre, Discovery of India, Dr. A B Road, Worli, Mumbai- 400018, (which expression shall, unless repugnant to the meaning or context thereof, also mean and include its successors, assignees and nominees appointed by YES BANK).

"Program" shall mean YES BANK's corporate payroll program to offer prepaid cards to employees/ contractual staff of Enterprise.

"Customer Care Centre" refers to Program Phone Banking Service provided by YES BANK which shall be available to all YES BANK Payroll Card Members.

"YES BANK Payroll Card website" refers to the trade name of Program's Internet banking / website owned service, established and maintained at the URL *www.yesbank.in*

"Merchant Establishment" shall mean MasterCard affiliated merchants, wherever located, that honour the YES BANK Payroll Card.

"YES BANK Payroll Card Agreement" means the agreement/arrangement letter executed by the Enterprise with YES BANK for issuance of YES BANK Payroll Cards to its employees/ contractual staff and includes any amendments made thereto from time to time.

"Statement" means a monthly statement sent by YES BANK to the Card Member on registered email address of Card Member available in YES BANK's records setting out the financial transactions that have been made utilizing the YES BANK Payroll Card, along with balance if any, in the Card Account.

"Tariff Annexure" means an annexure detailing the charges applicable for the YES BANK Payroll Card. These charges are subject to change at the sole discretion of YES BANK. The revised charges shall come into effect after one month from the date and time of uploading of revised Tariff Annexure on YES BANK's website *www.yesbank.in*.

"Transaction" means any transaction initiated by a Card Member at any MasterCard affiliated Merchant Establishment/ YES BANK ATMs/other networked bank's ATMs in India /over the internet, directly or indirectly on the YES BANK Payroll Card.

"Transaction Limit" shall mean the maximum value of purchase that the Card Member can make at a merchant establishment or over the internet directly or indirectly by using the YES

BANK Payroll Card on any given day or for such periods as may be stipulated by YES BANK from time to time, provided that in no event shall such amount be more than the amounts transferred to the YES BANK Payroll Card issued to the Card Member from the Enterprise, minus the debits made thereon pursuant to the use of the YES BANK Payroll Card by the Card Member.

In these Terms and Conditions, unless the contrary intention appears:

(a) a reference to:

an "amendment" includes a supplement, modification, novation, replacement or reenactment and "amended" is to be construed accordingly;
an "authorisation" or "approval" includes an authorisation, consent, clearance, approval, permission, resolution, license, exemption, filing and registration;

"law" includes any constitution, statute, law, rule, regulation, ordinance, judgment, order, decree, authorisation, or any published directive, guideline, requirement or governmental restriction having the force of law, or any determination by or interpretation of any of the foregoing by any judicial authority, whether in effect as of the date of signing/submission of the Application Form or thereafter, and each as amended from time to time.

(b) the singular includes the plural and vice versa;

(c) the headings in these Standard Terms are inserted for convenience of reference only

(d) reference to the words "include" or "including" shall be construed without limitation;

(e) reference to a gender shall include reference to the female, male and neuter genders;

(f) all approvals, permissions, consents or acceptance required from YES BANK for any matter shall require the prior written approval, permission, consent or acceptance of YES BANK;

(g) in the event of any disagreement or dispute between YES BANK and the Card Member regarding the materiality of any matter including any event, occurrence, circumstance, change, fact, information, document, authorisation, proceeding, act, omission, claims, breach, default or otherwise, the opinion of YES BANK as to the materiality of any of the foregoing shall be final and binding on the Card Member.

APPLICABILITY OF TERMS AND CONDITIONS:

These Terms and Conditions along with the General Terms and Conditions form contract between the Card Member and the YES BANK for availing of the YES BANK Payroll Card services. By applying for availing of the YES BANK Payroll Card services , the Card Member acknowledges as having read and understood and accepted these Terms and Conditions and the General Terms and Conditions.

YES BANK PAYROLL CARD

YES BANK Payroll Cards shall be issued by YES BANK at the request of and upon nomination by the Enterprise, subject to the Card Member fulfilling YES BANK's eligibility criteria. The Card Member and the Enterprise shall be bound jointly and severally by these Terms and Conditions and policies stipulated by YES BANK from time to time in this regard.

The YES BANK Payroll Card is not transferable and is a zero balance card at the time of issue. Each time an Enterprise desires to make a payment or reimbursement to the Card Member, it shall provide instructions in the format and mode specified by YES BANK to allocate the desired amounts to the Card Account and make a payment of the desired amounts to YES BANK after having ensured that the YES BANK Payroll Card has been correctly handed over to the concerned Card Member. The YES BANK Payroll Card issued is valid for use in India only and for Transactions in Indian currency only.

The YES BANK Payroll Card is the property of YES BANK. It shall be subject to the Terms and Conditions indicated herein and any additional conditions stipulated by YES BANK from time to time. The Card Member shall sign on the reverse of the YES BANK Payroll Card immediately upon its receipt and ensure that the signature on all transaction slips signed by the Card Member are similar to the signature provided by the Card Member on the YES BANK Payroll Card and the YES BANK Payroll Card Application Form submitted to YES BANK.

The YES BANK Payroll Card can be used at the ATMs for withdrawal of cash by the Card Member from the Card for a limit as specified for the Card during a cycle of 24 hours, enquiry about the balance in the Card and such other facilities as the Bank may decide to provide, from time to time. Some or all of these facilities may not be available at non YES BANK ATM(s) and their future availability will depend on the concerned bank which owns the ATM.

No Interest shall be payable on the balance amount in the Card Account

ISSUANCE AND USE OF THE CARD

(a)The Card Member authorizes YES BANK to handover the YES BANK Payroll Card to the Enterprise on its behalf at its own risk and consequence. The YES BANK Payroll Card shall be dispatched to the address of the Enterprise as available in the records of YES BANK. The Enterprise shall be responsible for handing over the same to the Card Member

(b) YES BANK and the Merchant Establishment concerned, reserves the right at any time, to refuse the use of the YES BANK Payroll Card at Merchant Establishments for any reason whatsoever. The YES BANK Payroll Card may be used only for bonafide personal or official purposes. It is clarified that charges incurred may, in case of some Merchant Establishments, include a charge for availing the service or other facility. Upon usage of the YES BANK Payroll Card at the Merchant Establishment, the Card Member must collect the copy of the charge slips/transaction slips at the time of making payment using the YES BANK Payroll Card and sign on the Merchant Establishment copy of the charge slip. The Card Member must sign and retain the charge slip whenever the YES BANK Payroll Card is used at a Merchant Establishment. Any charge slip not personally signed by the Card Member, but which can be

proved, as being authorized by the Card Member, will also be the Card Member's liability. Normally YES BANK shall not provide copies of the charge slips/transaction slips to the Card Member; provided however, that if the Card Member makes such request within forty-five days of the relevant transaction, YES BANK may, at its sole discretion, provide copies of the charge slips at a charge indicated in the Tariff Annexure.

(c) Any charge levied by the Merchant Establishment on the purchase made by the Card Member using the YES BANK Payroll Card shall be settled by the Card Member with the Merchant Establishment directly and YES BANK shall not be responsible for it. Any dispute pertaining to such charges levied shall be settled between the Card Member and the Merchant Establishment concerned. YES BANK shall not be liable, directly or indirectly, in any manner whatsoever for it.

All refunds and adjustments due to any Merchant Establishments device error or communication link may be processed manually and the Card Account will be credited after due verification and in accordance with YES BANK's rules and regulations as applicable with respect to the same. The Card Member agrees that any debits received during this time will be honored only based on the available balance in the Card Account(s) without taking into account any such refund. The Card Member shall keep the YES BANK indemnified for any loss or damage caused due to the YES BANK dishonouring the payment instructions as a result of insufficient funds in the Card Account.

(d) The Card Member undertakes to act in good faith at all times in relation to all dealings with the YES BANK Payroll Card and YES BANK. The Card Member accepts full responsibility for wrongful use of the YES BANK Payroll Card in contravention of the Terms and Conditions contained herein and, undertakes and agrees to indemnify YES BANK to make good any loss, damage, interest, conversion, any other financial charge that YES BANK may incur and/or suffer, whether directly or indirectly, as a result of the Card Member committing violations of the provisions thereof.

(e) The Card Member agrees that he/she will not use the YES BANK Payroll Card for making payment(s) for any illegal purchase. The YES BANK Payroll Card cannot be used for making purchases of prohibited items like lottery tickets, banned or proscribed magazines, participation in sweepstakes, payment for call-back services, etc.

(f) The Card Member hereby acknowledges and agrees that the YES BANK Payroll Card shall not at any point of time, be loaded or reloaded by YES BANK, for an amount such that balance outstanding on the YES BANK Payroll Card post such load/reload exceeds Rs. 50,000.00 (Rupees fifty thousand only).

(g) Personal Identification Number: The Card Member authorizes YES BANK to handover the Personal Identification Number ("PIN") to the Enterprise on its behalf at its own risk and consequence. On behalf of Card Member the Enterprise will be issued a sealed envelope containing PIN along with the YES BANK Payroll card for accessing the same. The Enterprise shall be responsible for handing over the same to the Card Member. The PIN shall under no circumstances be revealed to any third party. The Card Member shall be solely responsible for the consequences arising out of the disclosure of his PIN and/or unauthorized use of YES

BANK Payroll Card/ and shall be liable for any increased liability which he may incur on account of unauthorized use of the PIN and YES BANK Payroll Card. The Card Member disclaims liability of the YES BANK for any unauthorized use of YES BANK Payroll Card and for any loss or damage whether direct or indirect incurred by it as a result of such misuse. If the Card Member forgets the PIN, he/she should make an application in writing or contact the Customer Care Centre for a new PIN to the YES BANK. The new PIN will be sent to the Card Member's registered email address available in the records of the YES BANK.

YES BANK reserves unto itself the absolute discretion and liberty to decline or honour the authorisation requests on the YES BANK Payroll Card, without assigning any reason thereof.

(h) YES BANK may, at its sole discretion, utilise the services of external service provider/s or agent/s and on such terms as required or necessary, in relation to its services.

BREACH

In the event of any breach of these Terms and conditions by any Card Member:

(i) notwithstanding any other provision of these Terms and conditions, the Card Member will remain liable for any loss, directly or indirectly, resulting from such a breach; and

TERM & TERMINATION

(a) The YES BANK Payroll Card shall be valid for a period of 5 years or till the expiry date printed on the face of the YES BANK Payroll Card. The Bank may at its sole discretion extend the validity of the exiting Card or replace the same only if it is an Active Card. After the expiry of the Card, the Card Member shall destroy the exiting Card by cutting/ breaking the same into 4 pieces.

For the purpose of this clause expression **"Active Card"** shall mean some activity has taken place on the YES BANK Payroll Card in the last 6 months and the Card Member is in employment or under any contractual arrangement with the Employer and the YES BANK Payroll Card is not blocked one month before the expiry period.

(b) The Card Member and Enterprise together, may at any point of time, by giving 30days prior notice in writing to YES BANK, request for termination of the YES BANK Payroll Card.

(c) Such a notice will not take effect till the YES BANK Payroll Card has been defaced by cutting off the top right-hand corner, ensuring that both the hologram and the magnetic strip have been cut and has been destroyed or received by YES BANK. In the event Charges are incurred on the YES BANK Payroll Card after the Card Member claims to have destroyed the YES BANK Payroll Card, the Card Member shall be entirely liable for Charges incurred on the YES BANK Payroll Card, whether or not it is the result of misuse of the YES BANK Payroll Card.

(d) Save as aforesaid, YES BANK Payroll Card may not be terminated by the Card Member solely.

(e) YES BANK may at its sole discretion terminate YES BANK Payroll Card (i) if Card ceases to be an Active Card; (ii) if the YES BANK Payroll Card Agreement is terminated (iii) if the Program is terminated.

(f) YES BANK, at its sole discretion, reserves the right to, either temporarily or permanently, withdraw the privileges on the YES BANK Payroll Card and/or terminate the YES BANK Payroll Card at any time without giving any notice or assigning any reason thereof. In case of a temporary withdrawal, the privileges may be reinstated by YES BANK at its sole discretion. In case of a permanent withdrawal, YES BANK has a right to refuse membership to the Card Member permanently. However, it is made distinctly clear that withdrawal (temporary or permanent) shall constitute automatic withdrawal of all attendant benefits, privileges and services attached to the YES BANK Payroll Card. In the event of such temporary or permanent withdrawal, the Card Member shall continue to be fully liable for all Charges incurred on the YES BANK Payroll Card prior to such withdrawal, together with all other applicable Charges thereon, unless otherwise specified by YES BANK.

(g) If YES BANK temporarily or permanently, withdraw the privileges or terminates the YES BANK Payroll Card, YES BANK will notify the Enterprise and the Enterprise will use their best efforts to promptly notify the Card Member of the termination. YES BANK shall not be held accountable for delays in receipt of such notification.

(h) On termination of the YES BANK Payroll Card and notwithstanding any prior agreement between YES BANK and the Card Member to the contrary the total of all Charges then outstanding, whether or not already reflected in the statement and the amount of any Charges incurred after termination, shall become forthwith due and payable by the Card Member, and interest at the rate of 12% p.a. will accrue thereon as applicable, from time to time.

(i) Upon termination of the Card as stated above, the balance if any lying in the Card Account shall be refunded to Card Member, subject to applicable charges by way of Pay Order / Demand Draft drawn in favor of the cardholder upon receipt of written request from the Card Member.

NOTICES

Any notice to be given by YES BANK hereunder will be deemed to have been received by the Card Member within 7 days of mailing to the Enterprise's mailing address last notified in writing to YES BANK. Any notice may also be sent by email to the Card Member on the Card Members email address available in the records of the YES BANK or by fax on the Enterprise's

fax number available in records of the YES BANK and shall be deemed to be received by Card Member within 7 days of sending such email or fax.

Any notice to be given by Card Member hereunder will be deemed to have been received by the YES BANK only upon acknowledgement of receipt of such notice by the YES BANK at its address at22nd Floor, Indiabulls Financial Centre, Senapati Bapat Marg, Elphinstone (W), Mumbai - 400013.

CHARGES

(i) Charges shall include

(a) Any fees charged by YES BANK in respect of the YES BANK Payroll Card, including replacement, renewal, handling and other fees, if any. These fees are nonrefundable.

(b) Service Charges on specific types of transactions. The method of computation of such Charges will be as notified by YES BANK from time to time.

(ii) YES BANK's record of the amount of any Charge shall, in the absence of manifest error, be final and binding on the Card Member, and shall be conclusive in any case where YES BANK has effected any payment.

(iii) All statutory taxes, service tax, all other imposts, duties (including stamp duty and relevant registration charges, if any, in connection with the YES BANK Payroll Card) and taxes (of any description whatsoever) as may be levied from time to time by the Government or other authority in respect of or in connection with the YES BANK Payroll Card, will be borne by the Card Member.

For details on Charges, refer to the Tariff Annexure.

CASH WITHDRAWAL

The Card Member can use the YES BANK Payroll Card to access emergency cash from YES BANK ATM's and other network banks ATM's. The total amount that can be withdrawn under this facility, at any point of time, should not exceed the available Cash Limit. The Card Member is advised to retain the record of the transaction charge slip generated with him/her.

LOST, STOLEN OR MISUSED YES BANK PAYROLL CARDS

If a YES BANK Payroll Card is lost or stolen, the Card Member must immediately report such loss/theft to Customer Care Centre. However, in case of loss of YES BANK Payroll Card due to theft, the Card Member must also file an FIR with the local police and should be able to produce its copy upon request by YES BANK. YES BANK will, upon adequate verification, suspend the YES BANK Payroll Card and terminate all facilities in relation thereto and will not be liable for any inconvenience caused to the Card Member/Enterprise.

The Card Member shall take cognizance of the fact that once a YES BANK Payroll Card is reported lost, stolen or damaged, the YES BANK Payroll Card cannot be used again, even if found subsequently.

The Card Member is responsible for the security of the YES BANK Payroll Card and shall take all steps towards ensuring that the YES BANK Payroll Card is not misused. In the event that YES BANK determines that the Card Member has failed to take steps as indicated above in case of loss / theft / destruction of the YES BANK Payroll Card and the same are questionable, financial liability on the lost, stolen or damaged YES BANK Payroll Card would rest with the Card Member and could even result in cancellation of the YES BANK Payroll Card.

No liability shall accrue upon the Card Member for any unauthorized transactions done on the YES BANK Payroll Card from the time such YES BANK Payroll Card has been reported lost/ stolen/ damaged and only after YES BANK having suspended the YES BANK Payroll Card. Liability of any transaction made on the YES BANK Payroll Card post reporting its loss/ theft/ damage and only after YES BANK having suspended the YES BANK Payroll Card shall fall upon the YES BANK. However, in case of any dispute relating to the time of reporting and/ or transaction/s made on the YES BANK Payroll Card, post reporting of the YES BANK Payroll Card as being lost/ stolen/ misused, YES BANK shall reserve the right to ascertain the time and/ or the authenticity of the disputed transaction.

EXCLUSION OF LIABILITY

Without prejudice to the foregoing, YES BANK shall be under no liability whatsoever to the Card Member, in respect of any loss or damage arising, directly or indirectly out of:

a) any defect in any goods or services supplied
b) the refusal of any person to honour or accept the YES BANK Payroll Card
c) non functioning of Card in the desired manner for whatsoever reason, or if the ATM is not functioning due whatsoever reasons
d) the malfunction of any computer terminal
e) the giving of Transaction instruction
f) any statement made by any person requesting the return of the YES BANK Payroll Card or any act performed by any person in conjunction
g) handing over of the YES BANK Payroll Card by the Card Member to anybody
h) The exercise by YES BANK of its right to terminate usage of the YES BANK Payroll Card
i) Any injury to the character and reputation of the Enterprise or the Card Member, alleged to have been caused by the repossession of the YES BANK Payroll Card and/or, any request for its return or the refusal of any Merchant Establishment to honour or accept the YES BANK Payroll Card
j) Any mis-statement, mis-representation, error or omission in any details disclosed to YES BANK
k) Any discrepancy between the amount allocated to a YES BANK Payroll Card upon receipt of instructions in this regard from the Enterprise and the amounts agreed upon between the Card Member and the Enterprise.
l) any reversals done on the Card on request of the corporate

In the event a demand or claim for settlement of outstanding dues from the Card Member is made either by YES BANK or any person acting on behalf of YES BANK, the Card Member agrees and acknowledges that such demand or claim shall not amount to be an act of

defamation or an act prejudicial to or reflecting upon the character of the Card Member in any manner. The Card Member expressly accepts that if he/she fails to pay any money when due, or which may be declared due prior to the date when it would otherwise have become due, or commits any default under the present terms, under which the Card Member is enjoying financial/corporate/other facility, then, YES BANK shall, at its sole discretion without prejudice, exercise all or any of its rights as set out in these Terms and Conditions.

DISPUTES

Any charge slip or other payment requisition received by YES BANK for payment shall be conclusive proof that the Charge recorded on such a charge slip or other requisition was properly incurred by the Card Member, unless the YES BANK Payroll Card is lost, stolen or fraudulently misused, the burden of proof for which, shall be on the Card Member.

The other payment requisition referred to in this Clause shall include any and all payments pertaining to permissible expenses incurred by a Card Member at a Merchant Establishment or ATM by use of the YES BANK Payroll Card which is not recorded as a Charge. Signature of the Card Member on such charge slips together with the YES BANK Payroll Card number noted thereon shall be conclusive evidence of the liability incurred by the Card Member.

Any disputed transaction on the YES BANK Payroll Card needs to be raised at the YES BANK's Customer Care Centre within 120 days from the date of the transaction. Any dispute request which comes post 120 days will not be accepted.

QUALITY OF GOODS AND SERVICES

Any dispute with or complaint against any Merchant Establishment regarding any goods purchased or services availed must be directly resolved by the Card Member with the Merchant Establishment. The YES BANK shall not in manner be responsible for any disputes regarding goods and services availed by the Card Member including the quality, value warranty, delay of delivery, non delivery, non receipt of any goods or services. It must be clearly understood that the YES BANK Payroll Card is only a facility to the Card Member available to purchase goods or avail of services and the YES BANK holds out no warranty or makes no representation about quality, quantity, value, delivery or otherwise, howsoever regarding goods or services, and any such disputes should be resolved by the Card Member with the Merchant Establishment directly.

DISCLOSURES

The Card Member acknowledges and consents to sharing of information pertaining to the Card Member and his/her usage of the YES BANK Payroll Card with other banks and financial entities.

YES BANK may report to other banks or financial entities any delinquencies in the usage of the YES BANK Payroll Card, and/or withdrawal of the Card Member's facility to use the YES BANK Payroll Card. Based on the receipt of adverse reports (relating to the creditworthiness of the Card Member or his/her family members or the Enterprise), YES BANK shall not be obliged

to disclose to the Card Member the name of the bank or financial entity from where it received or to which it disclosed information.

The Card Member agrees to adhere to and comply with all such Terms and Conditions as YES BANK or its affiliates may prescribe, from time to time, for facilities/services availed of by the Card Member and, hereby agrees and confirms that all such transactions effected by or through facilities established by or on behalf of YES BANK or its affiliates, for and in respect of such facilities/services offered, shall constitute legally binding and valid transactions, when done in adherence to and in compliance with the Terms and Conditions prescribed by YES BANK or its affiliates for such facilities/services, as may be prescribed from time to time.

The Card Member hereby authorizes YES BANK and its agents to exchange, share or part with all the information relating to the Card Member's details and payment history and all information pertaining to and contained herein to other YES BANK Group Companies/Banks/Financial Institutions/Corporate Bureaus/Agencies/Statutory Bodies as may be required and undertakes not to hold YES BANK, its Affiliates and their agents liable for use of the aforesaid information.

SETTLEMENT OF DISPUTES

All disputes are subject to the exclusive jurisdiction of the competent Courts in Mumbai only and the laws applicable shall be Indian laws.

CHANGING THESE TERMS AND CONDITIONS

YES BANK reserves the right to change, at anytime, these Terms and conditions, features and benefits offered on the YES BANK Payroll Card including, without limitation to changes which affect existing balances, interest charges or rates and methods of calculation.

The Card Member shall be liable for all Charges incurred and all other obligations under these revised Terms. YES BANK may communicate the amended Terms and Conditions by hosting them on its website, *www.Yesbank.in*, or in any other manner as decided by YES BANK. The Card Member shall be responsible for regularly reviewing these Terms and Conditions including amendments thereto as may be posted on the website and shall be deemed to have accepted the amended Terms and Conditions by continuing to use the Card.