



## Terms & Conditions for Amazon Gift Voucher offer on booking Fixed Deposit via Digital Channels

(exclusively for YES BANK customers)

By participating in this offer, Users (hereinafter defined) shall be deemed to have read, understood, accepted and agree to be bound by these Terms & Conditions.

### A. Definitions:

1. "Offer" for the purpose of these Terms and Conditions shall mean eligible users are entitled to receive from Amazon ("Vendor") an online Gift voucher code worth up to INR 250 on successfully meeting the eligibility criteria of the offer.
2. "Users" refer to existing YES BANK savings and current account customers, residing in India and abroad who receive a communication directly from YES BANK about the campaign via Email/SMS on their registered email id and/or mobile number during the offer period.
3. "Offer Period" refers to the time period of the Offer, valid from **December 16, 2019** till **January 31, 2020**, 23.59 Hours IST (Indian Standard Time), both days inclusive.
4. "Offer Voucher Code" refers to Amazon Gift Voucher to Users on their Successful Transaction(s) during the Offer Period. Amazon Gift Voucher can be utilized at Amazon India online website only.

### B. Eligibility Criteria for Amazon Gift Voucher offer:

- FD needs to be booked during the Offer Period.
- Tenure of the FD needs to be minimum of 1 year (366 days) or more with value of 1 lakh or higher, only INR FDs will be considered.
- Fixed Deposits booked via digital channels - Retail NetBanking, YES Mobile, YES Robot will only be considered.
- Fixed Deposits that are closed prior to the date of dispatch of voucher shall not be considered under the offer.
- Customer booking FD as mentioned above during Offer Period will get an Offer voucher code worth INR 250.
- The offer is not valid for YES BANK employees.
- The offer is not valid for foreign currency Fixed Deposits.
- The offer is valid only on Fixed Deposit of value below INR 2 Crore.
- Senior citizen FD interest rates are applicable only on domestic retail deposits of value less than INR 2 Crore.
- The offer is valid on domestic, NRE and NRO Fixed deposits only.
- Eligible customers can avail Offer Voucher Code, subject to meeting the eligibility criteria of the offer.
- Eligible customers can avail only one Offer Voucher Code, irrespective of number of eligible FDs booked during the offer period.
- Redemption of e-Voucher shall be subject to terms and conditions of Amazon.
- Amazon e-Voucher enumerated herein shall be non-transferable and / or non-negotiable.

- No cash or any other substitute shall be offered against the e-Voucher.

**C. Terms and Conditions prescribed by YES BANK Ltd.:**

- The offer is available only to users to whom it is addressed and who are interested in availing the above offer, and does not constitute and shall not be deemed to constitute as an offer or an invitation to the public in general.
- On successfully qualifying for the Offer, the offer voucher code will be directly sent by YES BANK to the User's registered email id and/or mobile number, within 60 days from offer end date (31<sup>st</sup> January 2020).
- Each user will be eligible for only one gift during the offer period, subject to meeting the eligibility criteria of the offer.
- The decision as to whether the User is entitled for the Offer shall be decided at sole discretion of the YES BANK.
- Participation in the Offer is entirely voluntary and it shall be deemed to have been made on a voluntary basis.
- Participation in the Offer shall be deemed to be acceptance of all the terms and conditions governing the Offer. YES BANK reserves the right to extend or terminate the Offer or alter the terms and conditions at any time without assigning any reason whatsoever at any point of time without informing the User.
- The Offer is independent of and not to be combined with any other offer of YES BANK.
- The Offer cannot be exchanged and is non-transferable and no correspondence in this regard will be entertained by YES BANK. Nothing herein shall be treated as a commitment by YES BANK to conduct further, similar or other Offers in the future.
- YES BANK shall be entitled, at its sole discretion, to withdraw the Offer, wherever the same is prohibited and / or cannot be offered, due to restrictions imposed by Regulatory Authorities.
- Any tax or other liabilities or charges payable to the government or any other statutory / authority/body, which may arise or accrue to the User on account of utilizing or availing Offer Voucher Code Offer voucher, shall be at the sole liability and responsibility of the users. Tax deducted at source, if any, on the monetary value of the Offer Voucher Code shall be directly payable by the Users.
- YES BANK shall not be responsible in case the offer voucher code is sent to the Users but not received or there is a delay in receipt of such voucher code by the Users due to all or any malfunction, delay, traffic congestion on any telephone network or line, computer on-line system, servers or providers, computer equipment, software, or website or due to an occurrence of a force majeure event.
- YES BANK shall not be responsible for any delay and defect in providing the Offer Voucher Code by the Vendor or the use of the voucher or on account of any other reasons whatsoever including, without limitation on account of delays or failures by/ attributable to reasons beyond the control of YES BANK. YES BANK shall also not be liable for any cancelling and abandoning of the Offer by the Vendor.
- Neither the Vendor website nor the Offer Voucher Code is the product and service of YES BANK and therefore, YES BANK shall not in any way be deemed to be making any representation or warranty whatsoever in connection with the voucher offer (including the quality thereof) or in connection with the timelines of their delivery/ conduct by the Vendor and shall not be responsible in any way whatsoever for the same.
- The Offer Voucher Code is being provided exclusively by the Vendor and YES BANK will not be responsible for any claims/ damages suffered by the Users in case of deficiencies in the Offer Voucher Code, offer or the services of the Vendor.

YES BANK shall also not be liable for, cancelling and abandoning of the Offer by the Vendor.

- The Offer Voucher Code enumerated herein shall be non-transferable and / or non-negotiable. No cash or any other substitute shall be offered against the Offer Voucher Code.
- The Offer shall not be available wherever it is prohibited under law and / or cannot be offered for any reasons, whatsoever. YES BANK shall be entitled, at its sole discretion, to cancel the Offer Voucher Code to any Users where such prohibition is applicable and / or cannot be offered for any reason whatsoever.
- YES BANK shall not be obliged to make any public announcements to intimate the customer(s) of the award of the Offer Voucher Code mentioned hereunder.
- YES BANK does not endorse the quality of any of the products or services being offered as vouchers under the Offer. Any complaints or queries pertaining to the same would have to be taken up directly with the respective Vendor of such a product or service.
- These Terms and Conditions shall be in addition to and not in substitution/derogation to the terms and conditions governing the usage of the services offered by YES BANK as set out in the website.
- Redemption of the Offer Voucher Code shall be as per the terms and conditions as provided by the Vendor. The Vendor may impose additional terms and conditions for the use of the Offer Voucher Code vide their website or e-mail or other means in addition to and these Terms and Conditions or the terms and conditions governing the usage of the services offered by YES BANK as set out on the Website.
- All disputes arising out of or in connection with the Offer shall be settled by arbitration to be held in accordance with the provisions of the Arbitration & Conciliation Act, 1996 and will be referred to a sole arbitrator to be nominated by YES BANK. The venue for arbitration shall be Mumbai and all disputes shall be subject to the exclusive jurisdiction of the courts at Mumbai.
- The decision of YES BANK in all matters in connection with and incidental to the Offer is final and shall be binding on all persons.
- You can submit your query(ies) by clicking [here](#).

#### **D. Indemnity:**

- The Customer agrees and undertakes to indemnify and hold YES BANK, its directors, officers, employees, affiliates or partners harmless against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses whatsoever which YES BANK may at any time incur, sustain, suffer or be put to as a consequence of any Customer's gross negligence or wilful default mistake/misconduct by the Customer.
- The existence of a dispute, if any, regarding the voucher under the offer shall not constitute a claim against YES BANK.