



TERMS & CONDITIONS - YES BANK CREDIT CARDS

List of Feature based terms and conditions

MasterCard Lounge Program - Terms & Conditions..... 2

MasterCard Golf Program - Terms & Conditions 6

Insurance Feature - Terms & Conditions 12

MasterCard Lounge Program - Terms & Conditions

S.no.	City	Lounge Name	Airport terminal	Location
1	Ahmedabad	Plaza Premium	International	Sardar Vallabhbhai Patel International Airport, Terminal 2, International Departure, After SHA, Hansol, Landmark Near Gate 3, Ahmedabad, Gujarat 380003
2	Ahmedabad	Plaza Premium	Domestic	Sardar Vallabhbhai Patel International Airport, Terminal 1, Domestic Departure, After SHA, Hansol, Ahmedabad, Gujarat 380003, Landmark Near Gate 11
3	Bangalore	Travel Food Services Lounge	Domestic	Travel Food Services, Mezzanine Level, Domestic Departure, Terminal 1, Kempegowda International Airport, Bangalore - 560300
4	Bangalore	Travel Food Services Lounge	International	Travel Food Services, Level 1, Near Gate 18, INTERNATIONAL Departure, Terminal 1, Kempegowda International Airport, Bangalore - 560300
5	Bhubaneswar	Bird Lounge	Domestic	Bird Lounge, Biju Patnaik International Airport, Landside - the lounge is located opposite to gate no. 2. , Airport Rd, Bhubaneswar, Odisha 751020
6	Calicut	Bird Lounge	International	Kozhikode International Airport, Airside - the lounge is located near Gate No. 2., Airport Road, Calicut Airport P.O, Karipur, Kerala 673647
7	Chennai	TFS	Domestic	Travel Club Domestic, Link building Chennai 600027, Chennai.
8	Chennai	TFS	International	Travel club Lounge, Old international terminal building, near boarding, Anna international terminal, Chennai airport, Chennai.

9	Chennai	TFS	New International	Travel club Lounge, New international terminal building, 3rd Floor, Anna International Terminal, Chennai airport, Chennai.
10	Cochin	Earth	Domestic	Cochin Domestic Airport, Opp. CIAI, Nedumbassery, Ground Floor Cochin - 683572, Kerala.
11	Cochin	Earth	International	Cochin International Airport, Opp. CIAI, 2nd Floor Nedumbassery, Cochin - 683572, Kerala.
12	Dehradun	Bird Lounge	Domestic	Bird Lounge, Jolly Grant Airport ,Landside - the lounge is located on the first floor, near ONGC Lounge, Airport Road, Dehradun, Uttarakhand 248140
13	Delhi	Plaza Premium	Domestic T2	Domestic Departures, Indira Gandhi International Airport, Palam, Terminal 2, Airside - Domestic Departures, near Gate 24. New Delhi. Take left after SHA.
14	Delhi	Plaza Premium	Domestic T3	Mezzanine Level, Terminal 3, Domestic Departures, Indira Gandhi International Airport, New Delhi.
15	Delhi	Plaza premium(A)	International T3	Level INL 03, International Departures, Terminal 3, Indira Gandhi International Airport, New Delhi.
16	Delhi	Plaza Premium(B)	International Terminal 3	Level 4, International Departures, Terminal 3, Indira Gandhi International Airport, New Delhi.
17	Delhi	Plaza Premium	Domestic T1D	T1 D, Level 02, Mezzanine Level, Terminal 1, Domestic Departures, Indira Gandhi International Airport, Palam, New Delhi.
18	Goa	TFS	Domestic	Good Times, Goa International Airport, Domestic Departure, Airport Rd, Dabolim, Goa 403801
19	Hyderabad	Premium Plaza	Domestic	Level E, Domestic Departures, Rajiv Gandhi International Airport (near Gate 28), Hyderabad.

20	Hyderabad	Premium Plaza	International	Level E, International Departures, Rajiv Gandhi International Airport (near Gate 32 A/B), Hyderabad.
21	Kolkata	Travel Club	Domestic	Mezzanine Level, Domestic Terminal, Netaji Subhash Chandra Bose, Domestic Airport, Kolkata.
22	Kolkata	Travel Club	International	International Terminal, Netaji Subhash Chandra Bose, International Airport, Kolkata.
23	Lucknow	ILE Bar	Domestic	ILE Bar, Chaudhary Charan Singh International Airport, Airside - the lounge is located on the second floor, near gate 3., Amausi, Lucknow, Uttar Pradesh 226009
24	Mumbai	Clipper Lounge	International T2	Floor Opposite Samsonite, Terminal 2, Mumbai International Airport.
25	Mumbai	Mumbai Airport Lounge Services	Domestic T2	Travel Club Lounge, SHA, Terminal 2, Chhatrapati Shivaji International Airport, Mumbai.
26	Mumbai	TFS	Domestic T1C	Travel food service, Terminal 1 C, 1st floor Opp. Gate A2, Mumbai.
27	Mumbai	OASIS Lounge	Domestic T1B	OASIS Lounge, Chhatrapati Shivaji International Airport, Terminal 1B Navpada, Near Boarding Gate:9 - 20 Airside - the lounge is located on the first floor, above Coffee Day., Vile Parle, Mumbai, Maharashtra 400099
28	Nagpur	TFS	Domestic	Dr. Babasaheb Ambedkar International Airport, Domestic Terminal, Sonegaon, Near Smoking Zone, Take left for Stairs/Lift.
29	Nagpur	TFS	International	Dr. Babasaheb Ambedkar International Airport, International Departure Terminal, Sonegaon
30	Pune	Earth Lounge	Domestic	Earth Lounge, Domestic, Departure, After SHA, First Floor, Opposite Boarding Gate no. 5, Lohegaon Airport, Pune- 411014

31	Trivandrum	Bird Lounge	International	Bird Lounge, Trivandrum International Airport, Airside - the lounge is located beside Smoking zone and near Gate no. 5., Airport Rd, Chacka, Thiruvananthapuram, Kerala 695008
32	Udaipur	Golden Chariot	International	Maharana Pratap Airport, Dometic Departure, After SHA, Near MP Airport, Dabok, Rajasthan 313022
33	Vadodara	Premium Lounge	Domestic	Vadodara Airport, Ground Floor, Post SHA, Domestic Departure, Civil Aerodrome , Harni Rd, Vadodara, Gujarat 390022
34	Vijayawada	Amaravathi	Domestic	Vijayawada International Airport, Domestic Departure, NH16, Gannavaram, Viayawada, Andhra Pradesh 521102

Terms and Conditions:

1. The lounge access feature is available only in the above mentioned lounges in India
2. The Program is applicable for **YES FIRST Business Credit Card, and YES Prosperity Business Credit Card** only.
3. The program is applicable till 31st Dec 2020.
4. Number of complimentary lounge access:
 - a **YES FIRST Business Credit Card -3 complimentary access per calendar quarter per year for Primary Cardmember**
 - b **YES Prosperity Business Credit Card - 2 complimentary access per calendar quarter per year for Primary Cardmember**
5. The program is applicable in select Lounges in India, via Mastercard's service providers. This list of lounges is subjected to changes from time to time.
6. Access at the lounge would be given upon successful authorization of the Mastercard card on the electronic terminals placed at the lounges.
7. Eligible cardholders will get access to the lounge, and food & beverages as applicable under the agreement between Mastercard and the lounge. Cardholder is advised to check what services and facilities are covered in the Mastercard Lounge access program
8. An authorization for an amount (Rs. 25/-) will be taken on the card for validation purposes only and it will not be charged to Mastercard cardholder's account.
9. Program is open only for card holders carrying a valid Mastercard card issued in India. Only one entry per cardholder will be permitted.

10. The program is applicable till 31st Dec 2020.
11. The program can be modified, amended, changed or revoked anytime by Mastercard without prior intimation.
12. The access to the lounge will be available on first-come-first-serve basis.
13. Any cardholder queries / complaints may be referred to 'Mastercard For You'. You can access this service by calling 'Mastercard For You' toll free helpline 1800-102-6263.
14. Neither Mastercard nor any of its subsidiaries or affiliates nor Mastercard's member banks nor any of their respective subsidiaries or affiliates (collectively the "Promoters") assume any responsibility for the products or services offered at the participating lounges. The products and services are sold or licensed or provided solely by the Service Provider, and the Promoters accept no liability whatsoever in connection with the products and services.
15. Cardholders are not bound in any manner to avail the offer. Any participation by the Cardholder shall be voluntary and the terms and conditions of the Mastercard Lounge program shall be binding on the cardholders.
16. Mastercard assumes no responsibility in case a particular lounge operator shuts down the lounge(s) due to lease not getting renewed or for any such reason beyond the purview of Mastercard or Mastercard's member banks

MasterCard Golf Programme – Terms & Conditions

Golf Clubs where BOTH Golf Games and Golf Lessons are available		
1	Ahmedabad	Kalhaar Blues and Greens
2	Delhi NCR - Gurgaon	Golden Greens Golf Club
3	Delhi NCR - Gurgaon	ITC Classic Golf Resort
4	Delhi NCR - Noida	Jaypee Greens Golf Club
5	Delhi NCR - Noida	Unitech Golf & Country Club
6	Hyderabad	Boulder Hills Golf Club
7	Pune	Poona Golf Club
Golf Clubs where ONLY Golf Games are available		
1	Ahmedabad	Kensville Golf & Country Club
2	Bangalore	Clover Greens Golf Club
3	Chennai	Madras Gymkhana Club (Guindy)
4	Delhi NCR - Noida	Jaypee Wishtown (only on limited days)
5	Mumbai	BPGC
Golf Clubs where ONLY Golf Lessons are available		
1	Bangalore	Prestige Golfshire
2	Chandigarh / Panchkula	Chandigarh Golf Academy
3	Chennai	AKDR Golf Village
4	Mumbai	Golden Swan Golf Academy

Terms & Conditions for MasterCard Golf Program

1. The MasterCard golf program will be applicable for YES FIRST Business Credit Card & YES Prosperity Business Credit Card.
2. **The offer is valid till 31st March 2020.**
3. The Mastercard golf program is not a golf club membership and is not to be regarded as a golf club membership. Mastercard golf program entitles Cardholders to enjoy the specified golfing benefits subject to the applicable terms and conditions as stipulated.

4. All eligible Mastercard WORLD Cardholders (“**Cardholders**”) would be entitled to complimentary green fee access hosted for them at specified locations on Weekdays and Weekends/Holidays as per applicable terms and conditions. Provided however that no more than 4 (FOUR) rounds of complimentary green fees may be enjoyed by the Cardholder during the period from 1st January 2019 to 31st December 2019. Provided further that no more than 1(ONE) round of complimentary green fees may be enjoyed in a single calendar month.
5. Discounted Green Fees hosted for all eligible Cardholders at specified locations on Weekdays and Weekends/Holidays during the period from 1st January 2019 to 31st December 2019. 50% of the golf green fees will be hosted by Mastercard and the requesting Cardholder(s) would have to pay 50% of the applicable walk-in rate at the time of the confirmation of the golf game through their specific Mastercard WORLD Card(s).
6. All eligible Cardholders would be entitled to avail of 1 (ONE) complimentary golf lesson / golf coaching every calendar month at select locations in India on Weekdays and Weekends/Holidays subject to the applicable terms and conditions, during the period from 01st January 2019 up to 31 December 2019. A Cardholder will not be allowed to carry forward his/her monthly entitlement of 1 (ONE) complimentary golf lesson / golf coaching to a subsequent month.
7. A Cardholder may hold only one booking on a single day whether for a golf game or a golf lesson.
8. In case of any Cardholder holding multiple variants of Mastercard World Card i.e multiple World Cards issued from different Banks, then each Mastercard would be treated separately for the eligibility of golf benefits as provided under this Mastercard World Golf Program during the period from 1st January 2019 to 31st December 2019.
9. A Cardholder must abide by all Local Club rules including Dress Code, Club Rules, Etiquette, Playing and Handicap Restrictions and access restrictions of allowable areas at each golf club / golf learning facility.
10. Golf booking requests for both golf games and golf lessons will only be accepted for daylight timings that ensure that the start of the golf game must enable completion of 18 holes of play and / or the golf lesson during normal daylight hours.
11. It will be the exclusive responsibility of the Cardholder to verify and report within time at the correct address and location of the respective golf clubs and / or golf learning facility at which the golf booking has been confirmed for the Cardholder.
12. All Cardholders must provide their correct and verifiable contact number and email id while placing the golf game / golf lesson booking request with the golf concierge without which the request will not be processed further.
13. In case where a main Cardholder has requested to join other Mastercard World Cardholders for a golf game, then the requesting Cardholder must provide the correct and verifiable contact numbers and email ids for all the other World Cardholder whom he is naming while placing the golf game / golf lesson booking request with the golf concierge. Any booking requests without the required contact numbers and email ids of the eligible World Cardholders will not be processed.
14. Acceptance of all golf bookings including for golf games and golf lessons shall be subject to availability and at the discretion of the golf instructors / golf coaches and / or the golf clubs / driving ranges.
15. **All payments for discounted golf games (green fees) must be pre-paid at the time of confirmation of the booking using the (Principal) Mastercard WORLD Card as applicable. In such situations, all Principal Cardholders must authorize the Golf Concierge to charge his/her portion of the required payment towards the golf game through an IVR based payment gateway.**

16. In case of golf booking request involving multiple Cardholders, the payment may be made in any of the following ways:
- (a) Either by the Cardholder for all the Cardholders; or
 - (b) Where a split payment is requested between two or more (Principal) Cardholders: In such cases, where the booking is made by a single Cardholder, then he/she must provide the proper contact details of all the other playing (Principal) Cardholders to the Concierge at the time of confirmation of the golf game so that the payment authorization can be taken from all the respective individual (Principal) Cardholders.
17. Minimum Flight (Player) conditions:
- (a) **Weekdays:** Unless otherwise prescribed by the local club / golf course rules / seasonal rules, the minimum flight conditions for Weekday rounds of golf is a minimum of 2 (TWO) players per flight; (b) **Weekends/Holidays:** Unless otherwise prescribed by the local club / golf course rules / seasonal rules, the minimum flight conditions for Weekend/Holiday rounds of golf is a minimum of 3 (THREE) players per flight; and
 - (c) The maximum number of players per flight is 4 (FOUR) on any day.
18. It will be the exclusive responsibility of the Cardholder to fulfill the minimum flight conditions in respect of each booking request and Mastercard and Contractor (Apexlynx) will not be responsible to help the Cardholder make up the minimum flight condition numbers. Golf game booking requests not meeting the minimum player conditions will not be processed.
19. Cardholders may be allowed to play in the same flight with a Club Member or other green fee paying guest(s) (except any players availing benefits under any other golf program) subject to fulfillment of the minimum flight conditions. In such a situation, the Cardholder must inform the exact booking time held by the Club Member and the same will be verified with the golf club prior to processing the Cardholder's booking request. In cases where the Cardholder requests to join a Club Member and if at the time of verification of the original request, no Confirmed booking exists in the name specified Club Member(s), then the booking request made by the Cardholder will not be accepted / processed.
20. Changes in timings of any confirmed bookings / bookings in process will be subject to availability and subject to acceptance at the discretion of the golf club(s) / golf instructor(s).
21. Cardholders may request for a maximum of 3 (THREE) guest(s) per Golf Game booking. All guests must play in the same group as the Cardholder. All bookings for guests of Cardholders will only be confirmed if the Cardholder charges the applicable guest charges to his/her Mastercard WORLD Card by making pre- payment prior to the booking being confirmed. Once charged against a confirmed golf booking, there will be no refund for guest charges for any reason whatsoever.
22. All other costs and charges such as food and beverage expenses, consumables, rental of golf equipment, golf- cart (Buggy) charges, Caddy Fees etc. shall be borne by the Cardholder(s) or his/her guest(s).
23. Cardholders and guests may have to pay directly at the golf club for buggy, caddie, turfmate and golf insurance at normal published rates of the golf club, where applicable or in some situations, may be required to pre-pay such amounts at the time of confirmation of the requested Golf booking. In such situations, all principal Cardholders must authorize the Golf Concierge to charge his/her portion of the required payment.
24. All requests for golf bookings must be made at least 7 (SEVEN) days in advance of the intended date of play/golf lesson not including the date / day of play.
25. Golfers must have at least a valid golf handicap or in lieu thereof, at golf clubs / golf course where permissible, a certificate of golfing proficiency in lieu of a Golf Handicap as issued by a certified and approved golf instructor may be acceptable. All golfers must produce their Golf Handicap Certificate

upon request including as may be requested by the Golf Concierge prior to the requested day of the play.

26. Mastercard and/or Contractor (Apexlynx) will not be responsible or accountable to get a Handicap Certificate issued to the benefit of any Cardholder from any Golf Clubs/ Golf Learning Centre.
27. There will be no rain check i.e. a Cardholder will not be entitled to any refund of any paid charges or extension of booking for a golf game that is suspended or cancelled due to rain, inclement weather or for any other proper and justifiable reason as may be decided by the golf club.
28. Weekend rates apply for golf games and all other charges booked on a Saturday, Sunday, Restricted Holiday and Public Holiday as applicable.
29. All cancellation charges will be charged to the specified Mastercard WORLD card. This would require the Cardholder to authorize the Golf Concierge to charge his/her card as required.
30. Cardholders will not be granted access rights to the stipulated golf clubs without booking through the Golf Concierge. Cardholders are to make all enquiries and bookings only through the Golf Concierge.
31. Golf clubs will not entertain any correspondence/enquiries and/or attempts for bookings directly from Cardholders and Cardholders may not receive any response directly from golf clubs and the breach of this condition may result in denial of golfing benefits to the concerned Cardholder(s).
32. A Club Member cannot make a booking directly at the golf club/driving range and transfer the confirmed booking over to the Cardholder or vice versa.
33. The Mastercard golf program cannot be used by Cardholders or their guests in conjunction with any other promotions or other golf program(s) or to join other golfers who are availing of the benefits of any other golf program.
34. Cardholders cannot book for more than 4 (FOUR) players in total including himself/herself for any one golf game booking.
35. There will be an amendment fee of Rs. 500/- plus applicable taxes for any changes / amendment made after confirmation of bookings. Changes can only be made based on availability. This amendment fee will be charged to the Cardholder by the Golf Concierge via the IVR based payment gateway.
36. This Mastercard golf program is valid for golf course access only to individual Cardholders and is not valid for any group bookings or to participate in any private event, tournament or any other special golf day arrangement.
37. This Mastercard golf program is valid for golf course access only. Cardholders and/or their guest(s) may not have access to the other facilities at the golf club / driving range. A Cardholder may not request for a booking to visit a golf club for any other purpose except to request to play or learn golf in accordance with the terms and conditions of this Mastercard golf program.
38. Mastercard and Contractor (Apexlynx) do not underwrite or warrant the services performed by the golf courses/driving ranges/golf coaches and shall not have any liability whatsoever for any deficiency, delay, omission, default or imperfection in such services or for any loss, claim or damage (including, but not limited to, incidental, punitive, consequential, special, direct or indirect damages or losses, loss of profits, loss of business, loss of business opportunity, economic loss or personal injury or death) that may be suffered or incurred by a Cardholder or his/her guest, directly or indirectly, by use or non-use of the services provided by the participating golf clubs/driving ranges/golf instructors or otherwise offered under the Mastercard Golf Program. All risks associated with the use of the services offered under the Mastercard Golf Program or provided or offered by any participating golf club/driving range/golf instructor shall be assumed by the Cardholders and their guest(s).

39. These terms and conditions shall prevail over any provisions, representations or warranties contained in any other promotional or marketing materials advertising or promoting the Mastercard Golf Program or the benefits/privileges offered under the Mastercard Golf Program.
40. Mastercard, its subsidiaries, affiliates and associated companies/entities (collectively the “**Mastercard Group**”), which includes Mastercard Loyalty Solution Pvt. Ltd, do not assume any responsibility for the products or services offered under the Mastercard Golf Program or by the participating golf clubs/driving ranges/golf instructors. The products and services are sold or licensed or provided solely by the relevant participating golf club/driving range, its affiliates, agents or sub-contractors under such terms and conditions as determined by such vendors, and the Mastercard Group accepts no liability whatsoever in connection with such products and services. The products and services have neither been certified by the Mastercard Group nor tested for certification purposes by the Mastercard Group and under no circumstances shall the inclusion of any product or service in the Mastercard Golf Program be construed as an endorsement or recommendation of such product or service by the Mastercard Group. No representation or warranty of any kind is given by the Mastercard Group as to the participating golf clubs/driving ranges/golf instructors under the Mastercard Golf Program and all liability of any kind whatsoever is excluded to the fullest extent permissible by applicable law.
41. These terms and conditions including the golf courses / driving ranges and golf coaches are subject to change.

CANCELLATION POLICY FOR GOLF GAME BOOKINGS - WEEKDAY

1. Cancellation must be made more than 1 (ONE) day in advance prior to tee-off date, not counting the date of the confirmed booking.
2. Penalty for breach of cancellation condition - Penalty equivalent to 100% of the amount of published walk- in green fees at that golf club.

CANCELLATION POLICY FOR GOLF GAME BOOKINGS - WEEKENDS & HOLIDAYS

1. Cancellation must be made 2 (TWO) days in advance prior to tee-off date, not counting the date of the confirmed booking.
2. Penalty for breach of cancellation condition - Penalty equivalent to 100% of the amount of the published walk-in green fees at that golf club.

CANCELLATION POLICY - GOLF LESSONS / CLINICS

1. Cancellation must be made 2 (TWO) days in advance prior to golf lesson.
2. Penalty for breach of cancellation condition - Penalty equivalent to 100% of the amount of published walk-in charges payable for a golf lesson at that golf club.

Insurance Feature - Terms & Conditions

Insurance Cover Features

Insurance Type	YES FIRST Business Credit Card	YES Prosperity Business Credit Card
Air Accident Insurance (INR)	10,000,000	5,000,000
Medical Emergency Insurance -Only on foreign travel (INR)	2,500,000	1,500,000
Credit Shield (INR)	500,000	250,000

1. Air Accident Insurance Cover:

- Policy is applicable in case of death due to flight accidents (in the air) and valid for Primary Cardmembers only
- Insurance will be applicable only if the Flight ticket for that travel was booked using Cardmember's YES BANK Credit Card

2. Emergency Overseas Hospitalization:

- Pre-existing diseases or any surgery related to such pre-existing diseases would not be covered
- Policy is applicable for protection against any medical emergency when Primary Cardmember is travelling overseas
- Insurance will be applicable only if the Flight ticket for that travel was booked using Cardmember's YES BANK Credit Card
- The policy cannot be used for travel Visa purposes
- The medical emergency cover would trigger post the limit under the travel insurance policy is exhausted. This cover will not be triggered in case the customer does hold an individual travel policy (including medical cover)
- The maximum duration of the cover in an anniversary year is 90 days. The cover can be utilized in single or multiple trips
- The aforementioned medical cover is on reimbursement basis only

3. Credit Shield:

- Credit Shield is the cover for outstanding Credit Card dues in case of an unfortunate event of the Cardmember's death (due to accident only)

Important Note

Please note that all the Insurance Benefits listed above are provided directly to the Credit Card members by the appointed insurance company as per the mutual agreement between the bank and insurance company whose terms, conditions and decisions, for which, YES BANK is not liable, will apply. YES BANK does not hold any warranty and/or make representation about the quality, delivery of the cover claims processing or settlement of the claim by the insurance company in any manner whatsoever. YES

BANK will not be liable for any delayed settlement of the claims.

Claims submission process: For more information please call 24*7 YES TOUCH Customer Care Number