

Customer Registration

Company Name:

Company Address:

Landmark:

Country:

City:

Segment

Account Code	Cust id	Account No
A1		
A2		
A3		
A4		
A5		
A6		
A7		
A8		
A9		
A10		
A11		
A12		
A13		
A14		
A15		

* Only view rights will be provided for EEFC/Settlement Accounts

Products (Please tick against the appropriate option)

Onscreen*	Bulk Uploads	Client Site Cheque
SINGLE RTGS SINGLE NEFT SINGLE Funds Transfer within YES BANK SINGLE DD SINGLE IMPS		

Reference Account Number for replicating user rights:

Reference BTID for replicating bulk settings:

MMID Creation Existing MMID:

Mobile number registered in FCR

Mobile number for MMID creation and for receiving alerts

Routing Mobile Number

Dummy Number : 2222222222

(Mobile Number provided here will be updated in YBL records against the Custid mentioned above. Mobile number is mandatory for MMID creation/IMPS. All alerts will be sent to the maintained Routing mobile number. Please recheck the mobile number before submitting.)

User Access Rights (I – Input Rights / A – Authorization Rights / V – View Access)

Access Code (I/A/V)	Name (with Salutation)	Email id (Mandatory)	Mobile Number (Mandatory)	Account Codes (A1/A2..)	Transaction Limit#	Two Factor Auth** (Select one)	Future Dated Payments## (Y/N)
						PKI Challenge-Response None	Y N
						PKI Challenge-Response None	Y N
						PKI Challenge-Response None	Y N
						PKI Challenge-Response None	Y N
						PKI Challenge-Response None	Y N
						PKI Challenge-Response None	Y N
						PKI Challenge-Response None	Y N
						PKI Challenge-Response None	Y N
						PKI Challenge-Response None	Y N
						PKI Challenge-Response None	Y N
						PKI Challenge-Response None	Y N
						PKI Challenge-Response None	Y N

Note:

*Customer will have to provide beneficiary details in the prescribed format; the bank will prescribe certain additional security features basis its assessment of the client’s requirements;

** It is highly recommended that customer opt for industry standard Two Factor Authentication mechanism for protecting themselves against phishing attacks/cyber frauds. If “Two Factor Authentication” is not availed, YES BANK reserves the right to impose discretionary limits as a safety measure. PKI being the best in class Two Factor Authentication, YES BANK emphasizes adoption of PKI to its customers.

Transaction Limits are applicable in cases where the customer desires to restrict the transaction limits at a user id level.

Future dated payments authorized after the payment date will result in immediate processing of transaction post authorization.

Tips for Secure Online Banking

1. The Bank will NEVER ask for any confidential information (including user id/passwords) over email or phone call;
2. DO NOT respond to web-form in e-mails, that ask for your NetBanking or email user id/passwords, ATM card number or PIN, Date of Birth, Mobile Number etc.;
3. NEVER use a link in an email to log on to NetBanking. Type the URL directly into your browser's address bar to ensure that you are accessing correct web page;
4. DO NOT open e-mail attachments from unverified/unexpected sources or instant message download links. Delete such suspicious e-mail messages immediately;
5. DO NOT access NetBanking or make payments from shared or unprotected computers in public places and Cyber Cafes;
6. Setup either email and/or SMS ALERTS on your NetBanking for all transactions on your account(s);
7. Create a STRONG password using a combination of alphabets (lowercase and UPPERCASE), numbers and special characters;
8. Ensure that you proactively and immediately notify to YES BANK, in cases employees who had access to NetBanking have left the organization and/or the employee no longer requires NetBanking access rights. It is recommended that this practice be embedded with the exit/transfer formalities of the employees.
9. Ensure that you have installed the latest anti-virus/anti spyware/personal firewall/security patches on the systems used for accessing NetBanking;
10. Choose a NetBanking password that is easy to remember but difficult for others to crack; always have a separate password for Account(s) and your personal email account and social networking sites;
11. Do not store your NetBanking password on your mobile phone or computer

Terms & Conditions

I/ We, the undersigned, being customer of YES BANK LTD. (hereinafter referred to as "Bank") hereby confirm that I/We have read, understood and agree to abide and be bound by all the provisions of the terms & conditions including the Most Important Terms & Conditions (Annexure 1) as displayed on the website: www.yesbank.in which govern, all of my/ our accounts, present and future, maintained/ opened/ to be maintained/ to be opened with the Bank from time to time and also the provisions of the various services/ facilities provided at present/ that may be provided in future.

I/ We understand that the Bank may at its sole discretion, at any time and from time to time, without prior or post intimation to me/ us, add, alter or modify any of the said terms and conditions and that I/ We hereby agree to abide and be bound by all such changes as if they form part of the terms and conditions and that any transaction in my/ our account(s) with the Bank and/ or usage of any services by me/ us subsequent to such change shall be deemed and tantamount to my/ our acceptance of all such changes. I/We have read, understood and agree on the file formats shared by the Bank for purpose of initiating bulk payments.

If the common EmailID and Mobile number is provided by the customer, then he will not be able to avail the "Online Password Reset Functionality"

Most Important Terms and Conditions

- These Terms shall be applicable on both the Customer and the Users and shall form the contract between the User/Customer and the Bank for availing InterNetBanking.
- For the purpose of availing InterNetBanking, the Customer/User needs to have legal and valid access to the Internet.
- The Customer confirms that they have assessed the security features of InterNetBanking and have determined that they are adequate to protect each of the Customer's/ User's interests.
- The Customer/User would be allotted a Customer-ID/User ID and a secret Password/PIN by the Bank in the first instance. The Customer/User will be required to change the Password/PIN assigned by the Bank on accessing InterNetBanking for the first time. As a safety measure, the Customer/User shall change the Password/PIN as frequently thereafter as possible. In addition to Customer-ID/User ID and Password/PIN, the Bank may, at its discretion advise the Customer to adopt Additional Authentication as an additional security measure.
- The Customer/User grants express authority to the Bank for carrying out transactions and instructions authenticated by such Password/PIN and/or Additional Authentication, if any.
- The Customer agrees and acknowledges that the Bank shall in no way be held responsible or liable in the event the Customer incurs any loss as a result of the Bank processing the Customer Instruction/s received through InterNetBanking by providing the correct Customer ID/User ID/Password/PIN and the Customer/User shall fully indemnify and hold harmless the Bank and the Affiliates in respect of the same.
- The Bank shall be entitled to assume that any Customer Instruction(s) received by the Bank from the Customer/ User through InterNetBanking is/are given/ authorized by the Customer/User and agrees that the Bank shall not be liable if such instructions are later found out to be fraudulent, unauthorized, duplicate or erroneous, in any manner whatsoever.
- InterNetBanking shall be deactivated, at the Bank's sole discretion for **safety purposes**, if the same is not accessed for a period of 3 months or more. The Customer may reactivate the same by providing a written request to the nearest branch.
- As a safe banking security measure, the Bank also reserves its right to suitably modify /deactivate all or any of the features offered under its InterNetBanking, at its sole discretion, with or without providing any prior intimation to the Customer/User. The Customer/User may have the features reinstated/re-activated by providing a written request to the nearest branch through its **authorized signatory**/ies.
- For the Customer's benefit and convenience, the Bank suggests that the Customer installs /add such additional security features as recommended by the Bank from time to time.
- The Customer agrees that all InterNetBanking transactions initiated and/or conducted by the signatories, both present and past, are/were duly authorized and ratified by us and the Bank shall in no way be held responsible or liable for the transactions initiated or conducted by and/or the actions of the signatories/Inputter/Viewer.
- The Customer agrees and confirms that the Inputter and the Viewer are authorized in accordance with this Registration Form to have full and complete access to the financial and banking details, data, information and documents pertaining to the Customer.
- The Customer agrees that a transaction being carried out *via* InterNetBanking may not always be simultaneous with a Customer Instruction. The processing of the Customer Instruction may take time and may only be processed during normal banking hours even though InterNetBanking is available and accessible beyond such hours.
- **Cyber Crime:** The Internet per se is susceptible to various cyber crimes like phishing, vishing (voice phishing), SMSing (phishing through SMS), compromise of Customer's/ User's system security etc., that could affect Customer Instructions/other instructions to the Bank. Whilst the Bank shall endeavor to protect the interest of the Customers, there cannot be any guarantee from such cyber crimes and other actions that could affect Customer Instructions/other instructions to the Bank including but not limited to delay or failure in processing the Customer Instructions. The Customer/User shall separately evaluate all such risks and the Bank shall not be held responsible for the losses arising out of such cyber crimes. The Customer/User understand that doing a InterNetBanking transaction at a cybercafe/shared computer terminal is risky and shall avoid using the services of a cybercafe/shared computer terminal to do any InterNetBanking transactions.
- **Unauthorized Access:** The Customer shall take all necessary precautions to prevent unauthorized and illegal use of InterNetBanking and unauthorized access to the Accounts through InterNetBanking. The Bank shall take all commercially reasonable care to prevent unauthorized access to the InterNetBanking at its end using reasonable technology.
- The Bank shall not be required to verify or judge the correctness of any Customer Instructions received by it, so long as it satisfies itself of the correctness of the Password/PIN used for providing such Customer Instruction. The Customer acknowledges that any instruction so received by the Bank shall be irrevocable. Should any instruction issued by the Customer, be capable of being executed by the Bank in more ways than one, the Bank may execute the said instruction in any one of the said ways at the Bank's sole discretion.
- In the event of any alleged fraudulent use of the Account through the Internet, the Customer/User agrees that the Customer/User shall be solely and exclusively responsible for all loss caused thereby and shall not hold the Bank liable for any loss caused thereby. Further, the Bank shall in no way be liable for any loss or damage that may occur due to hacking of the Account(s) by any person which can be termed as 'cyber crime' under Indian or foreign laws.
- All instructions, requests, directives, orders, directions, entered by the Customer, either electronically or otherwise, are based upon the Customer's decisions or are the sole responsibility of the Customer. The Customer understands that entering an instruction, direction, order, and request with the Bank, either electronically or otherwise, does not guarantee execution of such instruction, direction, order, request. The Bank shall not be deemed to have received any instruction, direction, order, request electronically transmitted by the Customer until it confirms the receipt of such instruction, direction, order, request.
- **Liability of the Customer and YES BANK:** Neither the Bank nor the Affiliates shall be liable for any unauthorized transactions occurring through the InterNetBanking and the Customer hereby fully indemnifies and holds the Bank and the Affiliates harmless against any action, suit, proceeding initiated against it or any loss, cost or damage incurred by it as a result thereof. The Bank shall under no circumstance be held liable to the Customer if the InterNetBanking is not available in the desired manner due to maintenance activity or for reasons including but not limited to natural calamities, legal restraints, faults in the telecommunication network or network failure, or any other reason beyond the control of the Bank. Under no circumstances the Bank shall be liable for any damages whatsoever whether such damages are direct, indirect, incidental, consequential and irrespective of whether any claim is based on loss of revenue, interruption of business or any loss of any character or nature whatsoever and whether sustained by the Customer or by any other person. Illegal or

improper use of the InterNetBanking shall render the Customer liable for payment of financial charges as decided by the Bank or will result in suspension of the operations through InterNetBanking.

- **Disclaimer of Warranties:** The Customer expressly agrees that use of the Website is at its sole risk. The Website is provided on an "as is" and "as available" basis.
- **Indemnity:** In consideration of the Bank providing the Customer InterNetBanking, the Customer shall, at his own expense, indemnify and hold the Bank, its directors and employees, representatives, agents and/or the Affiliates, as the case may be, indemnified against all losses and expenses on full indemnity basis which the Bank may incur, sustain, suffer or is likely to suffer in connection with the Bank or Affiliates' execution of the Customer's Instructions and against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses as a consequence or by reason of providing a service through InterNetBanking for any action taken or omitted to be taken by the Bank and /or the Affiliates, its officers, employees or agents, on Customer Instructions. The Customer will pay the Bank and /or the Affiliates such amount as may be determined by the Bank and/or the Affiliates to be sufficient to indemnify it against any such, loss or expenses even though they may not have arisen or are contingent in nature.

- The Bank may suspend/ withdraw/ terminate any/ all service/s provided to the Customer under the InterNetBanking with/ without any notice if the Bank considers it necessary or advisable to do so, for instance, to protect the interest of the Customer in case of a suspected security breach. Further, the Bank may withdraw or terminate the InterNetBanking anytime either entirely or with reference to a specific service for routine, non-routine or emergency maintenance and/or in case of breach of Terms by the Customer without a prior notice as stated aforesaid; or if it learns of the death, bankruptcy or lack of legal capacity of the Customer.
- Capitalized terms used but not defined herein shall have the meaning assigned to it on the terms & conditions as displayed on the website:www.yesbank.in

Name of Authorized Signatory 1	Name of Authorized Signatory 2		Name of Authorized Signatory 3
Signature and Stamp	Signature and Stamp		Signature and Stamp
Mobile No of the AUS1	Mobile No of the AUS 2		Mobile No of the AUS 3
PSM / RM / BBL Name	Dept / Branch	Signature	Email Id