

Schedule of Charges **Current Account - Trust** (Trusts, Associations, Societies & Clubs)

Effective February 1, 2018

CA

Minimum Maintenance	Current Account - Trust
Average Quarterly Balance ¹¹	NIL
Average Quarterly Throughput (AQT) ¹²	NIL
Non-maintenance charges for both AQB and AQT	NIL

Payment Services	
Intra-Bank Fund Transfer - Branch	Free
Intra-Bank Fund Transfer - NetBanking	Free
RTGS Payment - Branch	Free
RTGS Payment - NetBanking	Free
NEFT Payment - Branch	Free
NEFT Payment - NetBanking	Free
Payable At Par Cheque Issuance	Free
DD payable at YES BANK locations - Branch	Free
DD payable at YES BANK locations - NetBanking	Free
DD payable at Correspondent Bank locations	10 Per Month Free OR Upto ₹ 2 Crore Per Month Free; ₹ 2.5 / ₹ 1,000; (Min. ₹ 50, Max. ₹ 5,000) thereafter

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
Outstation Cheque Collection - Correspondent Bank locations (instrument value)	Free
Outstation Cheque Collection - Other locations (instrument value)	₹ 50 / Instrument
Cash Deposit	₹ 1 Crore Per Month Free, ₹ 3 / ₹ 1,000 (Min. ₹ 50) thereafter

¹¹ See guidelines for details

¹² Please check with the branch for the availability of this service

Minimum Maintenance	Current Account - Trust
Foreign Trade Services * ^	
Import Services (AQT Eligible)	
Advance Remittance	₹ 750 / Txn inclusive of SWIFT charges
Direct Remittance	₹ 750 / Txn inclusive of SWIFT charges
Bills on collection	₹ 750 / Txn inclusive of SWIFT charges
Bills on collection - Inland	₹ 500
FIRC Charges	Free
BRC Charges	Free
Export Services (AQT Eligible)	
Export Bills on collection	₹ 500 (plus ₹ 500 courier charges)
Export documents under advance remittance	₹ 500
Export Bills on collection (LC bills)	₹ 500 (plus ₹ 500 courier charges)
Remittance Services (AQT Eligible)	
Foreign Outward Remittance	₹ 300 inclusive of SWIFT charges
Foreign Inward Remittance	Free
Commission in Lieu of Exchange (Clean/Import/Export) *	0.125 % - minimum ₹ 1,000

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

Debit Cum ATM Card	
Card Type	EMV Chip Business Gold Debit Card
Annual Fee	₹ 349/- per annum
Cash Withdrawal - India	Free
Cash Withdrawal - Outside India	₹ 120 / txn
Balance Inquiry - India	Free
Balance Inquiry - Outside India	₹ 20 / txn
PIN Regeneration	₹ 50 / Instance
Charge Slip retrieval	₹ 250 / Instance
ATM Declines due to insufficient funds	₹ 25 / Instance
Replacement of lost/ stolen Debit Card	₹ 149 / Instance
Cross Currency Mark-up	3%

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Miscellaneous Services	
Cheque Return - Insufficient funds	₹300 upto 2 cheques; additional charges of ₹200 on 3/4 th & 5 th cheque; additional charges of ₹450 on 6 th cheque onwards
ECS Return - Insufficient funds	₹ 300 / Return
Cheque Return - Local Clearing	₹ 100 / Cheque
Cheque Return - Outstation Collection	₹ 100 / Cheque
Stop Payment of Cheques - Branch	₹ 50 / Instruction
Certificate Issuance/Attestation - Export documents	₹ 100 / Certificate
Reminder - Overdue bills	₹ 250 / Message
SWIFT Charges	₹ 500
Dormancy Activation	Free
Account Closure within 21 days	Free
Account Closure after 21 days	₹ 100
Depository Annual Maintenance Charge	₹ 300
SMS / E-mail Alerts (Day end balance / transactions above a threshold / low balance)	Free
Utility Bill payment - NetBanking	Free
Follow up for outstanding in BOE in BEF & Bills in XOS	₹ 500 Per Entry
Bank Certification for application of IEC	₹ 500
Issuance of No Objection Certificate	₹ 500
Bills Returned Unpaid/Document Return Charges	₹ 1,000
Opinion Reports	Actual
Approval for Establishing Warehouse Abroad	₹ 5,000
Approval for Opening Branch Office Abroad	₹ 5,000

[§]See guidelines for details

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

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Basic Banking Services	Service Charges
Account Opening	Free
Mobile Banking Registration	Free
Phone Banking Registration	Free
NetBanking Registration	Free
Investment Services Registration	Free
Nomination Facility	Free
Payable atPar Cheque Book	Free
Any Branch Banking	Free
Quarterly statement by post	N.A.
Monthly statement by post	Free
Standing Instruction maintenance - Branch	Free
Standing Instruction maintenance - NetBanking	N.A.
ECS Instruction	Free
Balance Inquiry - Branch	Free
Balance Inquiry - Mobile Banking	Free
Balance Inquiry - NetBanking	Free
Replacement of damaged Debit Card	Free
e-commerce payment - NetBanking	N.A.
Mutual Fund investments - Branch	Free
Mutual Fund investments - NetBanking	Free
Stop Payment of Cheques - NetBanking	Free
Stop Payment of Cheques - Mobile Banking	Free
Cancellation of DD payable atYES BANK locations	₹ 50/ Instruction
Cancellation of DD payable at Other locations	₹ 100/ Instruction
DD Revalidation	₹ 50/ Instruction
Passbook Issuance	N.A.
Banker's Verification (Signature/Address/Photograph)	₹ 100/ Verification
Retrieval of Cheque/ Instruction	Free within 1 year of date of issue ₹ 100/ Instruction thereafter

Common Guidelines

- Card Rates apply for all Foreign Exchange conversion transactions less than USD 20000 (or equivalent).
 - The charges for For extranction smentioned in the schedule of charges does not include any charge that may belevied by the originating / correspondent bank.
 - Applicable tax & surcharge will belevied on all foreign exchange sale and purchase transactions.
 - Quarterly / Annual cycle charges as applicable on the account type can be recovered anytime.
 - In case of insufficient funds in the account, for recovery of charges, YES BANK reserves the right to for cedebitor make repeated attempt(s) to recover charges due.
 - The charges mentioned in the schedule sare exclusive of taxes as applicable from time to time.
- #1. Average Quarterly Balance (AQB): AQB is the average daily balance maintained by the customer for a period of 90 days. It is a Summation of Daily Closing balances for a period of 90 Days / 90.
- #2. Average Quarterly Through put (AQT): Sum of actual debit sand credits in the current account against Import Services,
- Export Service sand Remittance Services only as mentioned in the schedule.
 - If any free transaction for cash deposit breaches the maximum free limit permissible for the account, in cumulative value or by itself, that transaction and all subsequent transactions will be subject to the applicable charges, in their entirety.
 - Commission in Lieu of exchange will be applicable as per bank's discretion.
- Note: For more details on applicability of product features & service charges please contact your nearest YES BANK branch.