

## YES CART OFFER

Offer Validity: 1<sup>st</sup> Nov – 30<sup>th</sup> Nov 2019

### What is the offer?

- Eligible YES BANK Credit Cardmembers holding one of the below Credit Cards can earn 5X Reward Points on spends done through YES CART at **Partner Merchants**<sup>1</sup> during the Offer Period. Maximum **Bonus Reward Points**<sup>2</sup> that can be earned in a calendar month is 25,000 Reward Points.
  - YES FIRST Exclusive
  - YES FIRST Preferred
  - YES Premia
  - YES Prosperity Edge
  - YES Prosperity Rewards Plus
  - YES Prosperity Rewards
- Eligible YES BANK Credit Cardmembers holding Yes Private Credit Card can earn 5X Reward Points on spends done through YES CART at **Partner Merchants**<sup>1</sup> during the Offer Period. Maximum **Bonus Reward Points**<sup>2</sup> that can be earned in a calendar month is 7,500 Reward Points.
- Eligible YES BANK Credit Cardmembers holding one of the below Credit Cards can earn 3% Cashback on spends done through YES CART at **Partner Merchants**<sup>1</sup> during the Offer Period. Maximum Cashback that can be earned in a calendar month is INR 1000.
  - YES Prosperity Cashback Plus
  - YES Prosperity Cashback

<sup>1</sup>The **Partner Merchants** on YES CART are:

Amazon	Flipkart	Myntra	Tata Cliq
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<sup>2</sup>**Bonus Reward Points** – The Reward Points earned over and above the standard Credit Card Reward Point earn rate as applicable to respective YES BANK Credit Card variant.

## **YES CART Offer Fulfillment**

Bonus Reward Points/Cashback shall be credited to the eligible YES BANK Credit/Debit Cardmembers' account within 90 working days from the last date of calendar month in which transaction is done.

## **Who is eligible for the Offer?**

- YES CART Offer is applicable for all YES BANK Credit Cardmembers (except YES BANK Corporate and Purchase Credit Cardmembers) and all YES BANK Debit Cardmembers and shall be valid only during the Offer Period.
- Bonus Reward Points<sup>2</sup> under the 5X Reward Points Offer will be calculated at a YES BANK Credit Card account level.
- All add-on Credit Cards issued along with a primary YES BANK Credit Card will constitute a single YES BANK Credit Card Account.
- The 5X Reward Points Offer implies that the Cardmember(s) will earn 5 times the standard YES BANK Credit Card Reward Points earn rate as applicable to respective YES BANK Credit Card variant.
- The 5X Reward Points will be inclusive of the standard Credit Card Reward Points earned as applicable to respective YES BANK Credit Card variant.

## **Important Note**

- The YES CART Offer cannot be clubbed with any other offer being run on YES BANK Credit Cards at any of the Partner Merchants during the Offer Period.
- In case a Cardmember avails of any other YES BANK Credit Card offer at any of the Partner Merchants during the Offer Period, then those particular transactions will not be eligible for the YES CART Offer.

## **Terms and Conditions**

1. To avail the benefits of the Offers displayed on the YES CART platform, any purchase of a Product/Service will have to be made through the same YES BANK Debit Card/Credit Card as entered at the time of redirection from YES CART to Partner Merchants' website/app.

2. Post redirection to the website/app of the Partner Merchant, transaction on the Partner Merchant's website/app should be completed without closing the window or visiting any other website/app. For transacting on the said website/app, their terms and conditions shall apply.
3. Wallet recharges done on the Partner Merchant's website/app post redirection from YES CART will not be eligible for this Offer.
4. The entire payment for purchase should be done using YES BANK card only. In case of partial or full payment through Partner Merchant's wallet, the transaction will not be eligible for the Offer.
5. The Offer is not applicable on products already present in shopping cart on Partner Merchant's website/app. It is applicable only on products that are added in the shopping cart or purchased directly after being redirected from YES CART website.
6. The below transactions would not be eligible for the YES CART offer:
  - a) Purchase of jewelry/gold coins or its equivalents
  - b) Purchase of prepaid cards/gift cards or its equivalents
  - c) Wallet recharges
  - d) Bill payments
  - e) Flight ticket bookings
7. No benefits (Reward Points/Cashback) would be provided in case of product returns, cancelled transactions or fraudulent transactions.
8. YES BANK does not warranty the quality of goods or services purchased using the Card and all such disputes will have to be settled directly with the Partner Merchant without any reference to YES BANK. YES BANK shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of the use of or otherwise of any goods/ services availed under the Offer.
9. This is a non-encashable, not extendable and non-negotiable Offer.
10. YES BANK does not commit herein to run further, similar or other offers.
11. Terms and conditions of offers on YES CART would be applicable in addition to the terms and conditions in the Cardmember Agreement.
12. Delinquent accounts will not be eligible for receipt of the Offer.
13. YES BANK reserves the right to modify the terms and conditions applicable to the Offer without assigning any reasons and without prior notice.

14. YES BANK also reserves the right to modify/cancel/withdraw the Offer at any time during the Offer Period and such decision of YES BANK shall be final in this regard.
15. In case of all matters relating to the Offer including any dispute or discrepancy on the eligibility, decision of YES BANK shall be final.
16. If a Cardmember ceases to be a Cardmember, at any time during the Offer Period, the YES CART Offer shall lapse and shall no more be available to such Cardmember.
17. Any participation of YES BANK Cardmembers on YES CART is voluntary.
18. All disputes are subject Indian Laws and to the exclusive jurisdiction of the competent courts/tribunals of Mumbai.