

IMPORTANT INFORMATION REGARDING YES BANK CREDIT CARDS

Dear Cardmembers,

We would like to inform you that effective **01-July-2018**, the Interest Rate on Revolving Credit, on Cash Advance and/or Overdue Amount on your YES BANK Credit Card will be revised. Please find below the revised rates.

Credit Card Variant	Cardmembers having YES BANK Savings or Salary Account Relationship		Cardmembers having no YES BANK Savings or Salary Account Relationship	
	Existing Rate	Revised Rate	Existing Rate	Revised Rate
YES FIRST Preferred ¹	1.20% per month (i.e. 14.40% annualized)	1.99% per month (i.e. 23.88% annualized)	1.99% per month (i.e. 23.88% annualized)	2.75% per month (i.e. 33.00% annualized)
YES Prosperity (all card variants) ²	2.40% per month (i.e. 28.80% annualized)	2.99% per month (i.e. 35.88% annualized)	3.22% per month ³ (i.e. 38.64% annualized)	3.22% per month ³ (i.e. 38.64% annualized)

1. Applicable to YES FIRST Preferred for Resident Indian and YES FIRST Preferred for NRI
2. Applicable to YES Prosperity Edge, YES Prosperity Edge for NRI, YES Prosperity Rewards Plus, YES Prosperity Rewards, YES Prosperity Cashback Plus, and YES Prosperity Cashback
3. Indicates no change in interest rates

Credit Card Variant	Cardmembers having YES BANK Savings / Current Account OR Business Banking Relationship		Cardmembers having no YES BANK Savings / Current Account OR Business Banking Relationship	
	Existing Rate	Revised Rate	Existing Rate	Revised Rate
YES FIRST Business	1.20% per month (i.e. 14.40% annualized)	1.99% per month (i.e. 23.88% annualized)	1.99% per month (i.e. 23.88% annualized)	2.75% per month (i.e. 33.00% annualized)
YES Prosperity Business	2.40% per month (i.e. 28.80% annualized)	2.99% per month (i.e. 35.88% annualized)	3.22% per month ⁴ (i.e. 38.64% annualized)	3.22% per month ⁴ (i.e. 38.64% annualized)

4. Indicates no change in interest rates

Credit Card Variant	For Credit Cards issued against Fixed Deposit	
	Existing Rate	Revised Rate
YES FIRST Preferred	1.00% per month (i.e. 12.00% annualized)	1.79% per month (i.e. 21.48% annualized)
YES Prosperity Rewards Plus	1.99% per month (i.e. 23.88% annualized)	2.59% per month (i.e. 31.08% annualized)

All other features on your YES BANK Credit Card remain unchanged and are mentioned for your reference on our website www.yesbank.in.

In case of any further clarifications, please feel free to contact our 24X7 YES TOUCH Customer Care on the numbers mentioned at the back of your Credit Card, and we will be delighted to assist you.

YES FOR YOU,

Sincerely,

YES BANK Limited.