

TERMS AND CONDITIONS - P. O. BOX FACILITY

The P.O. BOX Facility ("Facility") is being provided exclusively to Customers of YES Bank by Quantum S Mail Logistics Solutions (India) Ltd and is optional for such Customers to avail of the said Facility at its own risk and responsibility.

The Customer agrees and acknowledges that the Facility being provided by Quantum S Mail Logistics Solutions (India) Ltd is further subject to the terms and conditions of Quantum S Mail Logistics Solutions (India) Ltd. Each service is subject to such charges and fees as may be stipulated by Quantum S Mail Logistics Solutions (India) Ltd at the time of availing the respective facility. By availing the Facility, the Customer shall be deemed to have accepted the terms contained herein and as stipulated by Quantum S Mail Logistics Solutions (India) Ltd.

- For availing the Facility, Please send documents to P.O. Box near your location through ordinary post only. The P.O. Box address at various locations will be available in our website www.yesbank.in. Do not send documents through registered post/ courier.
- YES BANK Limited, shall not be responsible for any loss in transit or any monetary loss including loss on account of change in exchange rates, interest rates, deposit value date etc. arising due to the time elapsed due to return of the monetary instrument.
- The Customer acknowledges that the Facility shall be available on best effort basis, subject to availability.
- The Customer acknowledges that no warranty or guarantee of any kind is given by YES Bank as respect to quality of services or products. The Customer understands that the Facility being provided by Quantum S Mail Logistics Solutions (India) Ltd are on "as is", "where is" basis. Except as warranted in the Terms, YES Bank expressly disclaims all warranties of any kind, whether express or implied or statutory, including, but not limited to the implied warranties of merchantability, fitness for a particular purpose, data accuracy and completeness, and any warranties relating to non-infringement.
- The PO Box at all locations will normally be cleared 2 times a week (Tuesday and Friday) as per policies of Quantum S Mail Logistics Solutions (India) Ltd.
- YES BANK is not responsible for any loss in document arising out of the documents sent to a wrong address or documents lost in transit before reaching the assigned YES BANK P.O. Box
- Confidentiality of the documents sent by the customer would be maintained by YESBANK and Service Provider.

- The users of the Facility are availing the SAME at their own risk.
- Neither YES BANK Ltd nor Quantum S Mail Logistics Solutions (India) Ltd will be responsible or liable to the Customer or any third party for the "Envelopes/Consignments or its Contents" (collectively referred as "Consignments") during the transit from the user to the P.O. Box • On receipt of the Consignments in the Post Box, Quantum S Mail Logistics Solutions (India) Ltd shall be responsible for the Consignment to the customer till it is transshipped and delivered to YES BANK, India. By availing the service of P.O. Box the user shall be deemed to have agreed to entrust the transshipment to India in his sole risk and discretion to Quantum S Mail Logistics Solutions (India) Ltd and YES BANK is not liable or responsible for any loss or destruction of the Consignments in the hands of the mentioned Service Provider.
- YES BANK shall send an SMS to the customer on the receipt of the Consignments, subject to the Customer specifying the contact number details. YES BANK shall not be responsible for non receipt of SMS on account of incorrect contact number, network issues or systemic error.
- In case of discrepancies in AOF /Service documents, the Contact Centre/ Branches of YES Bank will make a call to the NRI customer requesting him to resolve the discrepancies, if any. In pursuance of the same, the Customer shall be required to send the necessary documents within a timeline of 15 days thereafter, to the P.O. Box. A Query Number generated by the relevant department will be provided to the client which shall be quoted by the Customer for all further communications. Please note that YES Bank will only make three call attempts followed by email in order to inform the Customer about discrepancies, if any. In case, Customer does not revert back after these attempts, it shall be presumed that the Customer does not want to start the relationship and YES Bank shall be entitled to treat the matter as closed.
- In case, no revert is received from a prospective Customer on discrepancies or clarifications if any within a maximum of three months of receipt of such Consignment, YES BANK shall in its sole discretion treat the Consignment closed relating to such Customer after three months of receipt without any further reference to the Customer and the Customer agrees that YES BANK or its officials, employees or agents will not be liable in damages or otherwise or responsible to either Customer or any other person for such destruction.
- Customer is solely responsible for the contents of the Consignment and indemnifies YES BANK for any loss or damage suffered to it on account of handling the contents or merely the letter being addressed to it in view of legal, regulatory or contractual requirements of the user.

- Without limitation to the other provisions of this agreement, YES Bank, its employees, agent or contractors, shall not be liable for and in respect of any loss or damage whether direct, indirect or consequential, including but not limited to loss of revenue, profit, business, contracts, anticipated savings or goodwill, loss of use or value of any equipment including software, whether foreseeable or not, suffered by the Customer or any person howsoever arising from or relating to any delay, interruption, suspension, resolution or error of Quantum S Mail Logistics Solutions (India) Ltd in receiving and processing the request and in formulating and returning responses or any failure, delay, interruption, suspension, restriction, or error in transmission of any information or message to and from the telecommunication equipment of the Customer and the network of any Service provider or any breakdown, interruption, suspension or failure of the telecommunication equipment of the Customer, YES Bank's system or the network of any service provider and/or any third party who provides such services. Notwithstanding anything to the contrary, YES Bank shall not be involved in or in any way liable to the Customer for any dispute between the Customer and service provider or any third party service provider (whether appointed by YES Bank in that behalf or otherwise).

- The Customer agrees and undertakes not to hold YES Bank liable for any non delivery, deficiency in facility, service or product provided by Quantum S Mail Logistics Solutions (India) Ltd or for any loss or damage that may be suffered or incurred by the Customer in the course of availing the said Facility from Quantum S Mail Logistics Solutions (India) Ltd. The Customer understands that the usage of debit/credit card at the time of availing the said Facility shall be further subject to the terms and conditions governing such debit/credit card of respective banks/institutions.

- The Customer acknowledges and confirms that the contract between YES Bank and Quantum S Mail Logistics Solutions (India) Ltd is on a principal to principal basis and the arrangement or provision of Facility herein should not be deemed as creating any partnership, agency or joint venture between YES Bank and Quantum S Mail Logistics Solutions (India) Ltd. Any claim that the customer has in relation to use of the Facility should be directly raised with Quantum S Mail Logistics Solutions (India) Ltd. YES Bank disclaims all liability that may arise or any loss or damage that the customer may suffer from availing the said Facility.

- YES Bank and Quantum S Mail Logistics Solutions (India) Ltd reserve the right to change or modify or terminate or suspend or withdraw the offer any time at its own discretion without assigning any reasons and without prior notice. By availing any or all offers, the Customer agrees to remain bound by the terms and conditions.

- These terms and conditions contain entire agreement between the Customer and YES Bank for availing of the Facility. The Customer acknowledges that it has not relied on any representation made by YES Bank or any of its employees or agents and has

made its own independent assessment for availing the said Facility. No third party will have any rights or claims under these terms and conditions.

- These terms and conditions shall be governed by Indian law and for any dispute arising under this terms and conditions shall be subject to jurisdiction of courts in Mumbai only.

TERMS AND CONDITIONS - International Courier Pick-up

The International Courier Pick Up ("Facility") is being provided exclusively to prospect Customers of YES Bank Limited ("the Bank") by DHL Express (India) Private Limited ("the Vendor") and is optional for such Customers (as defined hereinafter) to avail of the said Facility at its own risk and responsibility.

"Customer(s)" shall mean existing and/ or prospective NRI customers of the Bank who are looking to avail the Facility.

"Terms" shall mean this terms and condition.

The Customer agrees and acknowledges that the Facility being provided by the Vendor is further subject to the terms and conditions of the Vendor. Each service is subject to such charges and fees as may be stipulated by the Vendor at the time of availing the respective facility. By availing the Facility, the Customer shall be deemed to have accepted the Terms and such other terms and conditions as may be stipulated by the Vendor.

- For availing the Facility, the Customer will place a request with the Bank for document/ courier pick up service. Once a login ID is generated by the Vendor and sent to the Customer, the Customer shall have to login and schedule a pick - up service with the Vendor.
- The Bank shall not be responsible for any loss in transit or any monetary loss including loss on account of change in exchange rates, interest rates, deposit value date etc. arising due to the time elapsed due to return of the monetary instrument.
- The Customer acknowledges that the Facility shall be available on best effort basis, subject to availability.
- The Customer acknowledges that no warranty or guarantee of any kind is given by the Bank as respect to quality of services or products. The Customer understands that the Facility being provided by the Vendor are on "as is", "where is" basis. Except as warranted in the Terms, the Bank expressly disclaims all warranties of any kind, whether express or implied or statutory, including, but not limited to the implied warranties of merchantability, fitness for a particular purpose, data accuracy and completeness, and any warranties relating to non-infringement.
- The Bank shall not be responsible for any loss in document arising out of the documents sent to a wrong address or documents lost in transit before reaching to the Bank and/or intended recipient.
- The Bank and the Vendor is not providing any warranty as regards to the maintenance of confidentiality of the documents sent by the Customer by availing the Facility.
- The users of the Facility are availing the SAME at their own risk.

- The Bank shall not be responsible or liable to the Customer or any third party for the "Envelopes/Consignments or its Contents" (collectively referred as "Consignments") during the transit from the Customer to the Bank.
- On receipt of the Consignments from the Customer, the Vendor shall be responsible for the Consignment to the customer till it is transshipped and delivered to the Bank in India. By availing the Facility the Customer shall be deemed to have agreed to entrust the transshipment to India on his/her sole risk and discretion to the Vendor and the Bank shall not be liable or responsible for any loss or destruction of the Consignments in the hands of the Vendor.
- In case of discrepancies in AOF /Service documents, the Contact Centre/ Branches of the Bank will make a call to the Customer requesting them to resolve the discrepancies, if any. In pursuance of the same, the Customer shall be required to send the necessary documents within a timeline of 15 days thereafter, through the Facility. A query number generated by the relevant department will be provided to the client, which shall be quoted by the Customer for all further communications. Please note that the Bank will only make three call attempts followed by email in order to inform the Customer about discrepancies, if any. In case, Customer does not revert back after these attempts, it shall be presumed that the Customer does not want to start the relationship and the Bank shall be entitled to treat the matter as closed.
- In case, no revert is received from a Customer on discrepancies or clarifications if any within a maximum period of three months from the date on which such discrepancies were raised or clarification was sought, the Bank shall, at its sole discretion, be entitled to treat the related Consignment closed for that particular Customer. Further, after expiry of said three months the Bank shall be entitled destroy/ destruct the said Consignment without any further reference to the Customer. The Customer further agrees that the Bank or its officials, employees or agents shall not be liable for damages or otherwise responsible to either Customer or any other person for such destruction.
- The Customer is solely responsible for the contents of the Consignment and indemnifies the Bank for any loss or damage suffered to it on account of handling the contents of the Consignment or merely the letter being addressed to the Bank in view of legal, regulatory or contractual requirements of the Customer.
- Without limitation to the other provisions of the Terms, the Bank, its employees, agent or contractors, shall not be liable for and in respect of any loss or damage whether direct, indirect or consequential, including but not limited to loss of revenue, profit, business, contracts, anticipated savings or goodwill, loss of use or value of any equipment including software, whether foreseeable or not, suffered by the Customer or any person howsoever arising from or relating to any delay, interruption, suspension, resolution or error of the Vendor in receiving and processing the request and in formulating and returning responses

or any failure, delay, interruption, suspension, restriction, or error in transmission of any information or message to and from the telecommunication equipment of the Customer and the network of any other service provider or any breakdown, interruption, suspension or failure of the telecommunication equipment of the Customer, the Bank's system or the network of any service provider and/or any third party who provides such services.

Notwithstanding anything to the contrary, the Bank shall not be involved in or in any way liable to the Customer for any dispute between the Customer and the Vendor or other service provider or any third party service provider (whether appointed by the Bank in that behalf or otherwise).

- The Customer agrees and undertakes not to hold the Bank liable for any non delivery/delayed delivery of the Consignment, deficiency in Facility, service or product provided by the Vendor or for any loss or damage that may be suffered or incurred by the Customer in the course of availing the said Facility from the Vendor. The Customer understands that the usage of debit/credit card at the time of availing the said Facility shall be further subject to the terms and conditions governing such debit/credit card of respective banks/institutions.
- The Customer acknowledges and confirms that the contract between the Bank and the Vendor is on a principal to principal basis and the arrangement or provision of Facility herein should not be deemed as creating any partnership, agency or joint venture between the Bank and the Vendor. Any claim that the Customer has in relation to use of the Facility should be directly raised with the Vendor. The Bank disclaims all liability that may arise or any loss or damage that the Customer may suffer from availing the said Facility.
- The Bank and the Vendor reserve their right to change or modify or terminate or suspend or withdraw the offer any time at its own discretion without assigning any reasons and without prior notice. By availing any or all offers, the Customer agrees to remain bound by the Terms.
- The Terms contain entire agreement between the Customer and the Bank for availing of the Facility. The Customer acknowledges that it has not relied on any representation made by the Bank or any of its employees or agents and has made its own independent assessment for availing the said Facility. No third party will have any rights or claims under the Terms.
- The Terms shall be governed by Indian law and for any dispute arising under this terms and conditions shall be subject to jurisdiction of courts in Mumbai only.

TERMS and CONDITIONS - TAX ADVISORY SERVICES

The Tax Advisory Services ("Facility") is being provided exclusively to existing and/or prospective NRI Customers of YES Bank Limited ("the Bank") by M/s G.P.Kapadia and co ("the Vendor") and is optional for such Customers (as defined hereinafter) to avail of the said Facility at its own risk and responsibility.

"Customer(s)" shall mean existing and/ or prospective NRI customers of the Bank who are looking to avail the Facility.

"Terms" shall mean this terms and condition.

The Customer agrees and acknowledges that the Facility being provided by the Vendor is further subject to the terms and conditions of the Vendor. The Facility shall be subject to such charges and fees as may be stipulated by the Vendor at the time of availing the Facility by the Customer. By availing the Facility, the Customer shall be deemed to have accepted the Terms and such other terms and conditions as may be stipulated by the Vendor.

- For availing the Facility, the Customer will place a request with the Bank on a specific email ID which will be provided on the Bank's website i.e. www.yesbank.in.
- The Bank shall not be responsible for any kind of damages, losses, claims, costs, charges etc., (monetary or non-monetary) arising due to delay in timelines or quality or genuineness of the tax advisory provided by the Vendor
- The Customer acknowledges that the Facility shall be available on "best effort basis", subject to availability.
- The Customer acknowledges that no warranty or guarantee of any kind is given by the Bank as respect to quality or genuineness of the Facility. The Customer understands that the Facility being provided by the Vendor is on "as is", "where is" basis. Except as warranted in the Terms, the Bank expressly disclaims all warranties of any kind, whether express or implied or statutory, including, but not limited to the implied warranties of merchantability, fitness for a particular purpose, data accuracy and completeness, and any warranties relating to non-infringement.
- The Bank and the Vendor is not providing any warranty as regards to the maintenance of confidentiality of the documents sent by the Customer for availing the Facility.
- The Customers shall avail the Facility at their own risk.
- The Bank shall not be responsible or liable to the Customer or any third party for the "Data and/or Information" "advise" "opinion" (collectively referred as "Advisory") provided by

the Vendor as mentioned herein.

- Upon receipt of the request from the Customer (either directly or through the Bank), the Vendor shall be responsible for the delivery of the Advisory to the Customer. By availing the Facility, the Customer shall be deemed to have agreed to trust the Advisory received from the Vendor at his/her sole risk. The Bank shall not be liable or responsible for any loss or incorrect Advisory received by the Customer from the Vendor.
- In case of discrepancies in Advisory provided, the Customer shall request the Bank to approach the Vendor for a resolution, if any. In pursuance of the same, the Bank will raise the request to the Vendor for a resolution as per extant process followed internally.
- The Bank shall neither be liable for any deficiency of service/Facility on the part of Vendor nor shall be a party in any disputes between Customer and the Vendor. Any disputes that may arise out of this Facility and/ or Advisory should directly be taken up with the Vendor and in full exception to the Bank. The Customer should make its own independent decision regarding suitability and appropriateness of the advise/opinion/suggestions provided by the Vendor based upon its own due diligence, investigation, judgment. The Bank shall not be responsible for any kind of damages, losses, claims, costs, charges etc., (monetary or nonmonetary) arising due to delay in timelines or quality or genuineness of the Advisory provided by the Vendor.
- Without limitation to the other provisions of the Terms, the Bank, its employees, agent or contractors, shall not be liable for and in respect of any loss or damage whether direct, indirect or consequential, including but not limited to loss of revenue, profit, business, contracts, anticipated savings or goodwill, loss of use or value of any equipment including software, whether foreseeable or not, suffered by the Customer or any person howsoever arising from or relating to any delay, interruption, suspension, resolution or error of the Vendor in receiving and processing the request and in formulating and returning responses or any failure, delay, interruption, suspension, restriction, or error in transmission of any information or message to and from the telecommunication equipment of the Customer and the network of any other service provider or any breakdown, interruption, suspension or failure of the telecommunication equipment of the Customer, the Bank's system or the network of any service provider and/or any third party who provides such services. Notwithstanding anything to the contrary, the Bank shall not be involved in or in any way liable to the Customer for any dispute between the Customer and the Vendor or other service provider or any third party service provider (whether appointed by the Bank in that behalf or otherwise).
- The Customer agrees and undertakes not to hold the Bank liable for any non delivery/delayed delivery of the Advisory, deficiency in Facility and/ or Advisory provided by the Vendor or for any loss or damage that may be suffered or incurred by the Customer in the course of availing the said Facility from the Vendor.

- The Customer acknowledges and confirms that the contract between the Bank and the Vendor is on a principal to principal basis and the arrangement or provision of Facility herein should not be deemed as creating any partnership, agency or joint venture between the Bank and the Vendor. Any claim that the Customer has in relation to use of the Facility should be directly raised with the Vendor. The Bank disclaims all liability that may arise or any loss or damage that the Customer may suffer from availing the said Facility.
- The Bank and the Vendor reserve their right to change or modify or terminate or suspend or withdraw the Facility at any time at its own discretion without assigning any reasons and without prior notice. By availing any or all offers, the Customer agrees to remain bound by the Terms.
- The Terms contain entire agreement between the Customer and the Bank for availing of the Facility. The Customer acknowledges that it has not relied on any representation made by the Bank or any of its employees or agents and has made its own independent assessment for availing the said Facility. No third party will have any rights or claims under the Terms.
- The Terms shall be governed by Indian law and for any dispute arising under this terms and conditions shall be subject to jurisdiction of courts in Mumbai only.

TERMS and CONDITIONS - Yes2Call SERVICES

Yes Bank Ltd ("Yes Bank") is incorporated in India and regulated by the Reserve Bank of India ("RBI") and maintains its corporate office in Mumbai, India. The products and services provided by Yes Bank are subject to product/service specific terms & conditions. The products and services are also subject to RBI rules/regulations, prevailing foreign exchange regulations & other applicable Laws. Please familiarise yourself with the terms and conditions applicable, available at www.YesBank.in Yes Bank reserves the right to modify/change all or any of the Terms and Conditions governing the products and services. Yes Bank also reserves the right to discontinue the products and services without assigning any reasons whatsoever. Any references to timelines or service levels are only indicative and should not be construed to refer to any commitment by us or any other service provider. The aforesaid services are being provided on best effort basis by Yes Bank. Yes Bank further clarifies that there may be delay in call backs due to huge volumes of customer request or in case of an force majeure event such as strikes, riots, Act of God or any other event which is beyond the control of Yes Bank.

The information contained in this document is not intended to nor should it be construed to represent that Yes Bank provides any products or services in any jurisdiction where it is not licensed or registered or authorized to do so. The information provided herein is not intended nor should it be construed to represent that Yes Bank is soliciting. The information provided herein is not intended for distribution to, or use by, any person in any jurisdiction where such distribution or use would be contrary to law or regulation.

If you do not receive the call within two-three (2-3) minutes, you can contact/ write to us at gib@yesbank.in

Yes2Call ("Facility") is being provided exclusively to prospective Customers of Yes Bank Limited ("the Bank") by PhonOn.in ("the Vendor") and is optional for such Customers (as defined hereinafter) to avail of the said Facility at its own risk and responsibility. By clicking "submit" enables prospective customers visiting Yes Bank GIB web pages to contact the Vendor directly and without any charges, simply by using their landline or cell phone,, regardless of their geographical location.

"Customer(s)" shall mean existing and/ or prospective NRI customers of Yes Bank who are looking to avail the Facility.

Yes Bank will take all endeavours of making calls towards the networks of other phone companies and is not responsible if some of them fail or are delayed, or if call sound is

distorted.

The successful and timely call connection depends on whether:
-The network the call is made to is available.
-The called customer's cell phone is turned on and under network coverage if the call is made towards a cellular network.
-The networks are not overloaded..

Notwithstanding anything contained herein above it may be noted that the aforesaid services are being provided on best effort basis by Yes Bank . Consequently, Yes Bank bears no responsibility for untimely, delayed or failed calls. For every call made, a detailed history is created and kept based on the protection of privacy and personal data. Yes Bank further clarifies that there may be delay in call backs due to huge volumes of customer request or in case of an force majeure event such as strikes, riots, Act of God or any other event which is beyond the control of Yes Bank.