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Gift Card Basic Information

What is a Gift Card?

>> Gift card is a pre-loaded/pre-funded card by the client.

How does YES Bank Gift Card look like?



Retail/Blue Gift Card



Corporate Gift Card



Jewelry Gift Card

Is YES Bank Gift Card on MasterCard/VISA platform?

>> YES Bank issues Gift Card on MasterCard platform

What are the features of Gift Card?

- Gift Card is non-reloadable
- Maximum load value on card is INR 10,000/-
- Gift Card can be used at any merchant outlet/E-commerce websites or loading wallet enabled for MasterCard acceptance
- Cash out - ATM withdrawal, balance transfer to other account, refund is not allowed
- Card can be used only in India

What is the minimum load value on card

>>Minimum load value: INR 500/-

Can branch accept cash to activate Gift Cards?

>>Branch cannot accept cash to load the Gift Cards.

What are the modes through which Gift Card can be funded?

>>Funding can be done only through NEFT/RTGS/Cheque or Bank account debit.

>>YBL Account no. for debiting should be that of the applicant only.

Is cash withdrawal allowed on Gift Card?

>>Cash withdrawals are not allowed on Gift Card.

How to check balance on Gift Card?

>>There are 3 ways to check balance on gift Card

- 1) Easiest way for customer is to call the contact center (1800 2000) and validate himself and check the card balance
- 2) write mail to “yestouch@yesbank.in” for card balance
- 3) Check card balance at the nearest YBL ATM

What is validity of the card?

>> Gift Card is valid for 1 year from the date mentioned on the welcome kit.

Product Fees and charges

What are the charges on Gift Card?

Type of Charge (per card)	Amount*
Issuance fee (at the time of issuing the card)	100
Replacement Card Fee	100
ATM Balance enquiry	8
Pin Regeneration Fee	25

* GST as applicable will be charged additionally

Is surcharge applicable on Gift Card?

>> Yes, surcharge is applicable on Gift Cards if used at fuel pumps.

Are any service charges applicable on the Gift card?

>>Yes Bank does not levy any charges for performing transactions. Service charges are levied by merchants. (E.g. IRCTC).

Miscellaneous

Customer has lost his card?

- >>Customer should call the call center and immediately get the card blocked.
- >>Customer should immediately submit request to branch for balance transfer

Customer wants to refund his/her card?

- >>Gift Cards cannot be encashed by card holders.
- >>For active & expired cards, refund of card balance shall not be permitted, balance can be transferred from one card to another
- >>Customer can place request for transfer of funds from original card to new card post submission of card and verification details. Replacement fees of INR 100 + GST applicable.

Does YBL Gift Card are PIN enabled?

>>PIN is mandatory to perform transactions using Yes Bank Gift Cards.

Customer needs card statement?

>>Customer needs to call the contact center for statement. Post authentication Statement will be sent on his/her registered email address