

Table of Contents

Gift Card Basic Information	2
What is a Gift Card?.....	2
How does YES Bank Gift Card look like?	2
Is YES Bank Gift Card on MasterCard/VISA platform?.....	2
What are the features of Gift Card?.....	2
What is the minimum load value on card	2
Can branch accept cash to activate Gift Cards?.....	2
What are the modes through which Gift Card can be funded?	2
Is cash withdrawal allowed on Gift Card?.....	2
How to check balance on Gift Card?.....	3
What is validity of the card?.....	3
Product Fees and charges	3
What are the charges on Gift Card?	3
Is surcharge applicable on Gift Card?.....	3
Are any service charges applicable on the Gift card?.....	3
Miscellaneous	3
Customer has lost his card?.....	3
Does YBL Gift Card are PIN enabled?.....	3
Customer needs card statement?.....	3

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 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/DD 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
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 centre and immediately get the card blocked.

>> Customer should immediately submit request to branch for balance transfer

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 centre for statement. Post authentication Statement will be sent on his/her registered email address