



CREDIT CARDS

MOST IMPORTANT TERMS AND CONDITIONS

YES BANK LIMITED
COMMERCIAL CREDIT CARD

CORPORATE LIABILITY AND JOINT & SEVERAL LIABILITY

(MOST IMPORTANT
TERMS AND CONDITIONS)

MOST IMPORTANT TERMS AND CONDITIONS

These “Most Important Terms and Conditions” (“MITC”) are applicable to Commercial Credit Cards/Cardmembers/Corporate Customers of YES BANK availing Commercial Credit Card facility. The MITC are subject to change at the discretion of YES BANK and in accordance with laws as applicable from time to time and they are in addition to and are to be read along with the terms and conditions of Cardmember Agreement (“Cardmember Agreement”). In case of any inconsistency between MITC and the Cardmember Agreement, the Cardmember Agreement shall prevail, unless otherwise specified hereunder.

All capitalized terms used herein but not defined here, shall have the meaning given to them under the Cardmember Agreement.

Definition of Commercial Credit Cards basis Liability types:

Corporate Credit Card with Corporate Liability (CCCL) - Corporate Credit Card with Corporate Liability means a Corporate Credit Card issued at the request of the Corporate on the sole liability of the Corporate.

Joint & Several Liability Corporate Credit Card (J&S) - Corporate Credit Card with joint and several liability, means a Corporate Credit Card issued at the request

of the Corporate with the joint liability of both, the Corporate and the Card Member.

Purchase Credit Cards – Purchase Credit Card means Purchase Credit Card issued to the Corporate on the Sole liability of the Corporate.

1. Cash Advance Fee –

The Cardmember can use the Card to access cash round the clock from ATM's in India or abroad. A transaction fee of 2.5% (Minimum Rs. 300) would be levied on the amount withdrawn and would be billed to the cardmember in the next monthly statement. The transaction fee is subject to change at the sole discretion of YES BANK. YES BANK reserves the right to offer this feature to selective customers.

2. Finance Charges

Finance charges of 2.4% are payable on all transactions (Retail and Cash) in the event of the Corporate/Cardmember choosing not to pay the balance in full. The Finance charges will be levied on the total unpaid balances (Retail and Cash), till the outstanding is paid in full. Please note that the Finance charges are subject to change at the sole discretion of YES BANK.

Illustrative Example for Calculation of Finance charges:

Only Finance charge is levied against the outstanding amount due. Card member can avail interest free credit period of up to 50 days. If the statement date of the card member is 1st of every month and the payment due date is on 21st of next month, then the card member enjoys and

interestfree credit from 2nd of every month till 21st of next month.

However, this interest free period is contingent upon full payment made for the previous month's balance on or before the due date.

If the Total Amount Due (TAD) on the statement dated 1st August is INR 10,000. Corporate/Card member will have to pay in full INR 10,000 on or before 21st August, 2017.

If the payment of INR 10,000 is not received on or before 21st August 2017, the Finance charges levied on the card account will be 2.4% of INR 10,000 which is INR 240.

Total Amount Due (TAD) on the statement dated 1st September will be [INR 10,240 + 18% of INR 240 (GST is applicable on Finance charge)] = $10,240 + 43.20 =$ INR 10,283.20

In case the payment is not made against the outstanding of INR 10,283.20 by 21st September, 2017, then compounded

Finance charges will be levied on the card account. ie 2.4% of INR 10,283.20 = INR 246.80. GST will be applicable on Finance charges of INR 246.80. ie (18 % of INR 246.80) = INR 44.42 Total Amount Due by 21st September will be = (INR 10,283.2 + INR 246.80 + INR 44.42) = INR 10,574.42

Note – Please be advised that Goods and Service Tax (GST) would be levied on all fees and charges. **3. Limits-**

YES BANK, at its sole discretion will determine the Corporate's/Cardmember's credit limit and cash withdrawal limit.

Credit limit is the maximum amount, which can be outstanding against the Credit Card account at any given time. These limits are duly communicated to the Cardmember at the time of card delivery and through the monthly statements. However Corporate can choose to assign limit to the individual Cardmember. The available credit limit at the time of the statement generation is provided as part of the monthly statement as well. Cash Advance Limit is the maximum amount of cash or equivalent of cash as defined or prescribed by YES BANK. Cash Limit is part of the Card member's credit limit. Please refer Schedule of Charges to know applicable Cash Advance Limit.

YES BANK will review the Corporate's financials/Cardmember's Credit Card account periodically. YES BANK, at its sole discretion, may decrease the Cardmember's credit limit based on YES BANK's internal criteria. Bank will inform Cardmember for the same immediately including the reason thereof by SMS/email followed by confirmation in writing.

4. Billing

YES BANK will send the Cardmember a monthly statement showing the payments credited and the transactions debited to the Card account since the last statement. YES BANK will email a statement of transactions in the card account every month on a pre-

determined date, to the email address on record with YES BANK.

Payments received against the Cardmember's card outstanding will be adjusted against Goods & Service Tax, interest charges, service charges and fees (including membership fee wherever applicable), principle balance from last cycle and current cycle purchases, in that order.

Payments towards the card account may be made in any of the following ways:

In case the Cardmember has a YES BANK account, he/she can make the payment through Netbanking and/or YES BANK ATMs.

Corporate/Cardmember can make payment through NEFT/RTGS/IMPS fund transfer mode by adding 16 digit credit card number (use IFSC code - **YESB0CMSNOC**) as beneficiary. In case of Consolidated payment, Corporate can add 16 digit Relationship Number (use IFSC code - **YESB0CMSNOC**) as beneficiary.

In case of any change in Cardmember's communication address/email address, Cardmember is advised to contact and update the same with YES BANK immediately to ensure that the Cardmember receive statements regularly on time.

Payments made towards the credit card outstanding are acknowledged in subsequent statements.

5. Statement/Billing Disputes:

All the contents of the statement will be deemed to be correct and accepted if the Corporate/Cardmember does not inform YES BANK of the discrepancies within 60 days of the Statement Date in writing. On receipt of such Information, YES BANK in its own discretion, may reverse the charge temporarily basis pending investigation. If on completion of subsequent investigations, the liability of such charges is to the Cardmember's account, the charges will be reinstated in subsequent statement along with the associated retrieval requests charges.

The Cardmember can contact YES BANK for making any enquiries in relation to the billing and statement, disputes at 24 Hour Customer Service Call Centre: 1800 103 6000 (Toll free) / 022-49350000.

The Cardmember must notify the same on YES BANK's 24-Hour YES TOUCH Customer Care Number immediately if the Credit Card is misplaced, lost, stolen, mutilated, not received when due or if he/she suspects that the Credit Card is being used without Cardmember's permission.

YES BANK shall not be liable or responsible for any transaction incurred on the card account prior to time of reporting of the loss of the card, the Cardmember will be wholly liable for the same. Once YES BANK receives proper notification of the loss, Cardmember is not liable for any future transactions on the Card Account.

In addition to notifying YES BANK about the loss or theft of the Credit Card, the Cardmember must report any theft of Cards

to the Police, lodge an FIR and provide acknowledged copy of police complaint.

6. Grievance Redressal

If you are not satisfied with our services and/or response given by any of YES BANK's access channels, you may call us at 1800 103 6000 / 022 - 4935 0000 or send an email to **yesfirstcc@yesbank.in** For any escalations, you may contact our principal nodal officer **Ms. Priti Yennemadi** at YES BANK Limited, 5th Floor , IFC, YES BANK Tower, Elphinstone Road (W), Mumbai - 400013. Email: **principal.nodalofficer@yesbank.in**

OR Call: 022-3948937 4 between 09.30 am to 05.30 pm Monday to Friday .

In the event that you do not receive any response within 1 (One) month from the date you represented your complaint to the above mentioned channels, or if you are dissatisfied with the response given, you may write to the Banking Ombudsman for an independent review. Please visit the grievance redressal webpage on www.rbi.org.in for details on the Banking Ombudsman scheme.

24*7 YES TOUCH Customer Care

Phone - 1800 103 6000 (Toll free) / 022-49350000 **Email-** yesfirstcc@yesbank.in

7. Disclosure of Information

The Corporate/Card member, hereby agrees and gives consent for the disclosure by the Bank of all or any such information and data relating to the Corporate and the Cardmember, to the Reserve Bank of India or any credit information company and or any other agency authorized in this behalf by the Reserve Bank of India or any regulatory,

supervisory or other authority, court of law, tribunal or person, in India or any other jurisdiction, where such disclosure is required by law, regulation, judgment or order of court or order of any tribunal.

YES BANK Credit Card transactions outside India must be made strictly in accordance with Exchange Control Regulations of the Reserve Bank of India and the Foreign Exchange Management Act, 1999. Cardmember resident in India is notified that collecting and effecting/remitting payments directly/indirectly outside India in any form towards overseas foreign exchange trading through electronic/internet trading portals is prohibited and a cardholder making such transactions would make himself/herself/themselves liable to be proceeded against with for contravention of the Foreign Exchange Management Act (FEMA), 1999 besides being liable for violation of regulations relating to Know Your Customer (KYC) norms/Anti Money Laundering (AML) standards. Any violation of the Exchange Control Regulations arising out of utilization of YES BANK Credit Card is the sole responsibility of the individual YES BANK Credit Cardmember International Credit Cards cannot be used on the internet or otherwise for the purchase of prohibited items such as lottery tickets, banned or proscribed magazines, participation in sweepstakes, payment for call back services and/or such items/activities for which no withdrawal of foreign exchange is permitted.

The Card member, hereby agrees and gives consent to YES BANK to share the

transaction details of the card account to the expense reporting tool opted by the Corporate (Employer).

8. Termination/Revocation of the Card Membership

The Cardmember may terminate the card membership at any-time by writing to YES BANK at the following address:

YES BANK Limited, One India Bulls Park, No 14, 3rd Main Road, Ambattur Industrial Estate, Ambattur, Chennai-600058 along with 'the cards cut diagonally to minimum 4 pieces. The card will be terminated basis the written request. Termination will be effective only after receipt of the cut cards and payment of all amounts outstanding to the card account. No annual, joining or renewal fees shall be refunded on a prorata basis.

Incase YES BANK notices unusual and abnormal transaction patterns in the use of the Credit Card, YES BANK will try to establish contact with the Cardmember on the registered phone number of the Cardmember available on its records to verify the validity of the card transaction. Failure on the part of YES BANK to establish contact with the Cardmember, YES BANK may restrict/terminate the use of the Credit Card without any further notice, if YES BANK reasonably believes that it is necessary in the interest of the Cardmember and/or for security reasons.

YES BANK can suspend the facility on the Credit Card, if the Cardmember defaults on payment due or exceeds the credit limit extended. The Credit Card must not be used after the Cardmember Agreement

has ended or if the card account is suspended.

Corporate/Card Member's liability for unauthorized transaction (Applicable for all liability types Commercial Credit Card)

9. Loss / Theft / Misuse of Card

The Cardmember must notify the same on our 24x7 YES TOUCH Customer Care Number (As mentioned on Page 9) immediately if the Primary or any Additional Credit Card is misplaced, lost, stolen, mutilated, not received when due or if he/she suspects that the Credit Card is being used without Cardmember's permission.

Cardmember must notify the bank of any unauthorised electronic banking transaction at the earliest after the occurrence of such transaction since longer the time taken to notify the bank, the higher will be the risk of loss to the bank/Cardmember.

Limited Liability of a Customer

A customer shall be liable for the loss occurring due to unauthorised transactions in the following cases:

Where the loss is due to negligence by a customer, such as where he has shared the payment credentials, the customer will bear the entire loss until he reports the unauthorised transaction to the bank.

Where the responsibility for the unauthorised electronic banking transaction lies neither with the bank nor with the customer, but lies elsewhere in the system and when there is a delay (of four to seven working days after receiving

the communication from the bank) on the part of the customer in notifying the bank of such a transaction, the per transaction liability of the customer shall be limited to the transaction value or the amount mentioned in Table 1, whichever is lower.

Table 1

Type of Account	Maximum Liability (₹)
Credit cards with limit up to ₹5 lakh	₹ 10,000
Credit cards with limit above ₹5 lakh	₹ 25,000

Table 2 (Summary of Customer's Liability

Time taken to report the fraudulent transaction from the date of receiving the communication	Customer's Liability (₹)
Within 3 working days	Zero liability
Within 4 to 7 working days	The transaction value or the amount mentioned in Table 1, whichever is lower
Beyond 7 working days	Full transaction value (Zero liability for BANK)

The number of working days mentioned in Table 2 shall be counted as per the working schedule of the home branch of the customer excluding the date of receiving the communication.

Given the Card member has met the criteria mentioned above in case of loss and theft of the Credit Card, the Cardmember also needs to report the theft to the Police, lodge an FIR and submit acknowledgement copy of police complaint to the bank.

The Cardmember will be liable for all losses in case of misuse of the card by someone who obtained the PIN or the card with the consent of Card member or Add-on Card member.

If the Cardmember has acted fraudulently, the Cardmember will be liable for all losses. If the Cardmember acts without reasonable care, the Cardmember may be liable for all losses incurred.

YES BANK may, without referring to the Cardmember or any Add-on Card member, give the police or other relevant authorities any information that YES BANK considers relevant about the loss, theft or misuse of a Card or PIN.

Once a card is reported lost, it should not, under any circumstance be used if found by the Cardmember subsequently. Please destroy the card by cutting it into several pieces through the magnetic strip and EMVChip.

The PIN (Personal Identification Number) issued to the Cardmember for use with the Credit Card or any number chosen by the Card member as a PIN should be known only to the Card member. It is for the personal use of the Card member and it is non-transferable and strictly confidential. A written record of PIN should not be kept in any form, place or manner that may facilitate its use by a third party. The PIN should not be disclosed to any third party, either to staff of YES BANK or to merchant establishment, under any circumstances or by any means, whether voluntary or otherwise. YES BANK and/or its staff/employees shall not be responsible

or liable for any compromise with the PIN by the Card member.

INDIVIDUAL LIABILITY

(MOST IMPORTANT
TERMS AND CONDITIONS)

MOST IMPORTANT TERMS AND CONDITIONS

A. CASH ADVANCE FEES

- The Cardmember can use the Card to access cash round the clock from ATMs in India or abroad. A transaction fee of 2.5% (Minimum Rs.300) would be levied on the amount withdrawn and would be billed to the Cardmember in the next monthly Statement. The transaction fee is subject to change at the sole discretion of YES BANK. All cash advance transactions also carry a finance charge equal to charge on revolving credit (please refer schedule of charges) from the date of withdrawal until the date of full payment. Applicable finance charge is subject to change at the sole discretion of YES BANK.

B. FINANCE CHARGES

- Finance charges are payable at the monthly percentage rate on all transactions from the date of transaction in the event of Cardmember choosing not to pay his balance in full, and on all cash advances taken by the Cardmember, till they are paid back.

- Finance charges, if payable, are debited to Cardmember's account till the outstanding on the Card is paid in full.
- Finance charges on cash advances are applicable from the date of transaction until the payment is made in full.

Date	Transaction	Amount
2 nd June	Purchase of Apparel	Rs 5,000
14 th June	Purchase of Grocery	Rs 1,000
20 th June	Statement date	Total Amount Due = Rs 6,000 Minimum Amount Due = Rs 300
10 th July	Payment realised on the Card account	Rs 1,000 (Credit)
14 th July	Purchase of groceries	Rs 1000
20 th July	Statement date	Total Amount Due = Rs 6,347.27 Minimum Amount Due = Rs 317.36

- When the Cardmember carries forward any outstanding amount or avails any cash advance, a finance charge calculated by average 'Daily Balance Method', will apply to balances carried forward and to fresh billings, till such time the previous outstanding amounts are repaid in full.
- Please note that the Finance charges and other charges are subject to change at the discretion of YES BANK Limited ('YES BANK').

Making only the minimum payment every month would result in the repayment stretching over years with consequent interest payment on your outstanding balance.

Please refer to following illustration for understanding the calculation of finance charges on revolving credit. It is assumed that the Cardmember has paid all previous dues in full and does not have any amount outstanding in his/her YES BANKcredit Card account.

Card member's statement date is 20th of every month. The following is the list of transactions the Cardmember has done on his/her Card account.

On the statement dated 20th July, the following will reflect as the components of the total amount payable by the Cardmember:

Interest calculated = (outstanding amount x 3.22% pm x 12 months x no of days) /365

Interest on Rs 5,000 @ 3.22% pm from 2nd June to 9th July (i.e. for 38 days) = Rs. 201.14

Interest on Rs 1,000 @ 3.22% pm from 14th June to 9th July (i.e. for 26 days) = Rs. 27.52

Interest on Rs 5,000@ 3.22% pm from 10" July to 20" July (i.e. for 11 days) = Rs. 58.22

Interest on Rs 1,000 (fresh spends) @ 3.22% pm from 14" July to 20" July (i.e. for 7 days) = Rs 7.41

a) Total interest of Rs. 294.29

b) Goods & Services Tax of 18% on the interest amount = Rs. 52.97

c) Total Principal amount outstanding =
Rs 6,000

(Rs 1,000 fresh spend + balance Rs 5,000
outstanding from last month's billing
period)

Hence Total Amount Due: (a) + (b) + (c) =
Rs. 6,347.27

Note – Please be advised that Goods and
Service Tax (GST) would be levied on all
fees and charges.

C. PAYMENT OPTION

- In case the Cardmember has a bank account with YES BANK, payment can be made via ATM / Netbanking / Standing Instructions (SI)
- Cardmember can make payment through NEFT from other bank account (using IFSC code YESB0CMSNOC, and by adding the 16 digit card number as beneficiary) or through bill desk facility using other bank's NetBanking account.
- Cardmember can also make payment by dropping the cheque or demand draft into any of the YES BANK Credit Card drop boxes placed in the YES BANK branches and ATM's. Cheque / Demand Draft should be made payable to YES BANK Credit Card Number XXXX XXXXXXXX XXXX'
- Cardmember can also make payment through cash in YES BANK branches. Please refer schedule of charges for applicable charge(s) for cash payments in Credit Card account.
- Card member can login into the below link and initiate payment from their

respective Bank's login with 16-digit credit card number.

Link: <https://pgi.billdesk.com/pgidsk/pgmercp/ybkcard/index.jsp>

D. BILLING DISPUTES

Statement Disputes: All the contents of the statement shall be deemed to be correct and accepted if the Cardmember does not inform YES BANK, in writing, of the discrepancies within 60 days from the statement date. On receipt of such information, YES BANK may reverse the charge(s) on temporary basis pending investigation. If on completion of subsequent investigations, the liability of such charges is to the Cardmember's account, the charges shall be reinstated in subsequent statement along with the associated retrieval requests charges. Upon receipt of dispute from the Cardmember, within a maximum period of sixty days, YES BANK will provide necessary documents, wherever applicable and received from the member bank, subject to operating guidelines laid down by the respective network partners.

E. BILLING

YES BANK will send the Cardmember a monthly statement showing the payments credited and the transactions debited to the Card account since the last statement. YES BANK will mail / email a statement of transactions in the Card account every month on a pre determined date, to the

mailing address / email address on record with YES BANK. If the balance outstanding is less than Rs.100/- and there is no further transaction pending billing since last statement, no statement will be issued

F. INTEREST FREE PERIOD

Cardmember can avail interest free credit period of up to 50 days subject to the scheme applicable on the specific credit Card (please refer to the schedule of charges as annexed herein). However, interest free period is not applicable if the previous month's statement balance has not been cleared in full on or before the due date. The same will also not be applicable if the Cardmember has withdrawn cash from ATM.

Illustrative Example for Interest Free Credit Period Calculation:

Let us assume that the payment due date for a credit Card falls on 25th May, and previous month's dues have been paid in full, the grace period would be:

1. For a purchase dated 6th April, interest free credit period is 6th April to 25th May = 50 days.
2. For a purchase dated 17th April, interest free grace period is 17th April to 25th May = 39 days

G. GRIEVANCE REDRESSAL

If you are not satisfied with our services and/or response given by any of YES BANK's access channels, you may call us at 1800 103 6000 / 022 - 4935 0000 or send an email to yesfirstcc@yesbank.in For any

escalations, you may contact our principal nodal officer **Ms. Priti Yennemadi**, at YES BANK Limited, 5 Floor, IFC, YES BANK Tower, Elphinstone Road (W), Mumbai - 400013. E m a i l : **principal.nodalofficer@yesbank.in**
OR Call : 022-39489374 between 09.30 am to 05.30 pm Monday to Friday.

In the event that you do not receive any response within 1 (One) month

from the date you represented your complaint to the above mentioned channels, or if you are dissatisfied with the response given, you may write to the Banking Ombudsman for an independent review. Please visit the grievance redressal webpage on www.rbi.org.in for details on the Banking Ombudsman scheme.

H. 24*7 YES TOUCH Customer Care

Phone- 1800 103 6000 (Toll free) / 022 - 49350000

Email- yesfirstcc@yesbank.in

Schedule of Charges:

Schedule of Charges:			
YES FIRST Corporate Credit Card			
Liability Type	Individual Liability	Corporate Liability	Joint & Several Liability
Joining Fee	NIL	NIL	NIL
Annual Membership Fee (First Year and renewal)	NIL	NIL	NIL
Interest Free Period	20 - 50 days	20 - 50 days	20 - 50 days
Minimum Amount Due (MAD)	Minimum of 5% of total payment due as per statement or Rs 200, whichever is higher	100% of Total Amount Due (TAD)	100% of Total Amount Due (TAD)
Cash Advance Limit	30% of Credit Limit	20% of Credit Limit (As per Corporate request, not a standard feature)	20% of Credit Limit (As per Corporate request, not a standard feature)
Finance Charges on revolving credit, on cash advance and/or on overdue amount	For YES BANK Current/Savings/Business Banking Account holders – 2.40% per month (ie. 28.80% annualized) Others – 3.22% per month (ie. 38.64% annualized)	2.40% per month from date of non-payment on unpaid balance	2.40% per month from date of non-payment on unpaid balance
Late Payment Charges (LPC) (Per Statement, as per the statement balance)	For Statement balance < Rs 100 - LPC - NIL; Rs 101-500- LPC - Rs 100 Rs 501 - 5000- LPC-Rs 400 Rs 5001-20000- LPC-Rs Rs 500 > Rs 20000 - LPC - Rs 700	Not Applicable	Not Applicable
Over Limit Fee	2.5% of over limit amount or Rs 500, whichever is higher	Not Applicable	Not Applicable
Cash Advance Fee	2.5% of amount withdrawn or Rs 300, whichever is higher	2.5% of amount withdrawn or Rs 300, whichever is higher	2.5% of amount withdrawn or Rs 300, whichever is higher
Reward Redemption Fee	Rs 100 per redemption request	NIL	NIL

Fuel Surcharge Waiver (Goods & Services Tax levied on fuel surcharge will not be reversed)	Valid for transactions between Rs 400 to Rs 5000 only. Maximum surcharge waiver in a statement cycle is Rs 500	Valid for transactions between Rs 400 to Rs 5000 only. Maximum surcharge waiver in a statement cycle is Rs 500	Valid for transactions between Rs 400 to Rs 5000 only. Maximum surcharge waiver in a statement cycle is Rs 500
Re-issue of Lost, Stolen or Damaged Card	Rs 100 (Per reissuance)	Rs 100 (Per reissuance)	Rs 100 (Per reissuance)
Foreign Currency Conversion Charges	3.50%	3.50%	3.50%
Outstation Cheque Processing Fee	Rs 25 (Per Outstation Cheque)	Rs 25 (Per Outstation Cheque)	Rs 25 (Per Outstation Cheque)
Duplicate Statement (Statement older than 6 months)	Rs 100 per statement	Rs 100 per statement	Rs 100 per statement
Cash deposit at YBL Branches towards Credit Card repayment	Rs 100	Rs 100	Rs 100
Railway Ticket on IRCTC	As per IRCTC website	As per IRCTC website	As per IRCTC website
Goods & Services Tax	18% (Applicable on all fee and charges)	18% (Applicable on all fee and charges)	18% (Applicable on all fee and charges)

Schedule of Charges:

YES PROSPERITY Purchase Credit Card

Liability Type	Corporate Liability
Joining Fee	NIL
Annual Membership Fee (First Year and renewal)	NIL
Spend Condition for waiver of Annual Charges (Only applicable on retail spend transaction)	NIL
Interest Free Period	20 - 50 days
Minimum Amount Due (MAD)	100% of Total Amount Due (TAD)
Cash Advance Limit	Not Applicable
Finance Charges	2.40% per month from date of non-payment on outstanding balance

Late Payment Charges (LPC)	Not applicable
Overlimit Fee	Not applicable
Cash Advance Fee	Not applicable
Reward Redemption Fee	NIL
Fuel Surcharge Waiver (Goods & Services Tax levied on fuel surcharge will not be reversed)	1% waiver on transactions between Rs 400 to Rs 5000 only. Maximum surcharge waiver in a statement cycle is Rs 500
Re-issue of Lost, Stolen or Damaged Card	NIL
Foreign Currency Conversion Charges	3.50%
Outstation Cheque Processing Fee	Not Applicable
Duplicate Statement (Statement older than 6 months)	NIL
Cash deposit at YBL Branches towards Credit Card repayment	Not Applicable
Railway Ticket on IRCTC	As per IRCTC website
Goods and Services Tax	18% (Applicable on all fees and charges)



w w w . y e s b a n k . i n

Credit Cards Division, YES BANK
Ltd.,
YES BANK Tower, Plot No. 14, 3rd
Main Road,
Ambattur Industrial Estate,
Ambattur, Chennai -
600058

24x7 YES TOUCH Customer Care
Numbers :

1800 103 6000 (Toll Free For Mobile &
Landlines in India)

+91 22 4935 0000 (When calling from
Outside India)

Website: www.yesbank.in

E-mail Address:
yesfirstcc@yesbank.in