

NRI Festival FY'19-20 Voucher Offer - Terms and Conditions

These are the terms and conditions governing the Voucher codes ("Offer") being offered by YES Bank Limited ("YES Bank") to NRI customers, who are desirous to open a NRI designated account with YES Bank Ltd. This Offer shall be governed by the YES Bank Terms & Conditions, as uploaded on the YES Bank website: www.yesbank.in, and as amended from time to time. ("Terms and Conditions").

1. Only Non Resident Indian(s) as defined under the extant law are eligible to avail this Offer.
2. This Offer is valid for accounts opened between **19th October 2019 and 31st March 2020** ("offer period").

Availing the Offer is entirely voluntary in nature and the customer shall be deemed to avail it at their free will, informed consent and volition.

3. Only **new NRI Customer Relationship** opened with YES Bank Limited post complying with all applicable requirements as specified by YES Bank during the Offer period will be eligible under this Offer.
4. Reactivation of dormant NRI Accounts during the Offer period will not be eligible under this Offer.
5. Requests for opening NRI Accounts received during the Offer period which is rejected, disputed or remains outstanding due to non submission of any documents or any other particulars or details shall not be eligible under this Offer.
6. By participating in the Offer, the customer agrees to be bound by the Terms and Conditions (which may be amended or varied from time to time by YES Bank without any notice whatsoever). All decisions taken by YES Bank in connection with the Offer shall be final and binding on the customers.
7. YES Bank reserves the right to extend or terminate this Offer or alter any of the Terms and Conditions at any time without assigning any reason whatsoever and without giving any notice, including but not limited to change in the voucher or the number of vouchers offered under this Offer at any point of time without informing the customers.
8. This Offer is on a standalone basis only and shall not to be combined, consolidated or attached along with any other offer(s) being granted or will be granted by YES Bank.
9. This Offer shall be available only to prospective Non Resident Indian customers who are desirous to open NRI Accounts with YES Bank. The decision as to whether an NRI Account opened during the Offer period is entitled for the Voucher shall be decided at sole discretion of YES Bank.
10. If the recipient of the Offer reverses or changes or modifies his/her account opening application for any reason, he/she shall be disqualified from this Offer.

11. In case the NRI Account is opened in the joint name of two individuals, the voucher would be given to the first account holder and the same shall be deemed proper and full settlement under this Offer to the account holders.
12. Nothing herein amounts as a commitment or a guarantee by YES Bank under this Offer.
13. The Customer shall be awarded the voucher only after the Account is successfully opened with YES Bank during the Offer period.

Other Terms and Conditions:

1. Under this offer, subject to compliance with the above-mentioned conditions, the Customer(s) shall be entitled to get a voucher code from Amazon India ("Vendor"). The Offer voucher codes will be directly sent by YES Bank from its registered email id to the Customer(s).
2. This offer is open to Non-Resident Indian only.
3. These vouchers are non-transferable and neither be exchanged for money nor be used in conjunction with any other promotional offer(s) being granted or to be granted by YES Bank from time to time.
4. If the Bank has already emailed a customer's voucher code to the registered email address submitted on entry, the Bank will not re-send the voucher code to any new or corrected email address nominated by the customer.
5. Only one voucher per account opening shall be entertained.
6. Any tax or other liabilities or charges payable to the government or any other statutory authority/body, which may arise or accrue to the customer on account of utilizing or availing Offer voucher, shall be at the sole liability and responsibility of the customer. Tax deducted at source, if any, on the monetary value of the Offer voucher shall be directly payable by the customer.
7. YES BANK shall not be responsible in case the Offer voucher code is sent to the customer but not received or there is a delay in receipt of such voucher code by the customer due to all or any malfunction, delay, traffic congestion on any telephone network or line, computer on-line system, servers or providers, computer equipment, software, or website or due to an occurrence of a force majeure event.
8. YES Bank shall not be responsible for any delay and defect in providing the Offer voucher code by the Vendor or the use of the voucher or on account of any other reasons whatsoever including, without limitation on account of delays or failures by/ attributable to reasons beyond the control of YES Bank. YES Bank shall also not be liable for any cancelling and abandoning of the Offer by the Vendor.
9. Neither the Vendor website nor the Offer voucher is the product and service of YES Bank and therefore, YES Bank shall not in any way be deemed to be making any representation or warranty whatsoever in connection with the voucher offer (including the quality

thereof) or in connection with the timelines of their delivery/ conduct by the Vendor and shall not be responsible in any way whatsoever for the same.

10. The Offer voucher is being provided exclusively by the Vendor and YES Bank will not be responsible for any claims/ damages of the eligible Participant in case of deficiencies in the voucher offer or the services of the Vendor. YES Bank shall also not be liable for, cancelling and abandoning of the offer by the Vendor.
11. The Offer voucher enumerated herein shall be non-transferable and / or non-negotiable. No cash or any other substitute shall be offered against the Offer voucher.
12. The Offer shall not be available wherever it is prohibited under law and / or cannot be offered for any reasons, whatsoever. YES Bank shall be entitled, at its sole discretion, to cancel the Offer voucher to any customer where such prohibition is applicable and / or cannot be offered for any reason whatsoever.
13. YES Bank shall not be obliged to make any public announcements to intimate the customer(s) of the award of the offer voucher mentioned hereunder.
14. All disputes arising out of or in connection with this Terms and Conditions shall be settled by Arbitration to be held in accordance with the provisions of the Arbitration & Conciliation Act, 1996 as amended from time to time and referred to a sole arbitrator to be nominated by the Bank. The venue for arbitration shall be Mumbai and subject to the jurisdiction of courts at Mumbai. The existence of a dispute, if any, shall not constitute a claim against YES Bank.
15. e-Voucher will be shared on the registered email ID / Mobile Number via email/SMS (respectively) within 60 working days of campaign end date (5th March 2019)
16. Redemption of e-Voucher shall be subject to terms and conditions of Amazon
17. These Terms and Conditions shall be in addition to and not in substitution/ derogation to the terms and conditions governing the usage of the services offered by YES Bank as set out in the website.
18. The Vendor may impose additional terms and conditions for the use of the Offer voucher vide their website or e-mail or other means in addition to and these Terms and Conditions or the terms and conditions governing the usage of the services offered by YES Bank as set out on the Website.

Indemnity:

1. The Customer agrees and undertakes to indemnify and hold YES Bank, its directors, officers, employees, affiliates or partners harmless against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses whatsoever which YES Bank may at any time incur, sustain, suffer or be put to as a consequence of any Customer's gross negligence or willful default mistake/misconduct by the Customer.
2. The existence of a dispute, if any, regarding the voucher under this Offer shall not constitute a claim against YES Bank.

General Terms and Conditions

1. This offer is not exchangeable for "cash" or for sale.
2. This offer is subject to promotional availability.
3. This voucher code cannot be Cancelled, Amended and Refunded in Cash or any other form.
4. The voucher amount is not refundable on cancellation.
5. Any Customer eligible for the Offer shall be deemed to have read, understood and accepted these terms and conditions given by YES Bank Ltd. and offer provider Amazon India. in relation to the Offer before availing the Offer. YES Bank Ltd. merely facilitates its Customers to avail the Offer and it is in no way concerned or connected with the terms and conditions of Amazon India. Voucher code and its issuance is governed by the terms and conditions of Amazon India.
6. YES Bank Ltd. holds out no warranty and makes no representation about the quality, delivery or otherwise of the goods and services offered by Amazon India.
7. The decision of YES Bank Ltd. and Amazon India in all matters in connection with and incidental to this offer is final and shall be binding on all persons.
8. Customers who fail to enter the voucher code correctly or using the wrong voucher code shall not be eligible to avail the offer. YES Bank Ltd. shall, in no way, liable in the event the Customers fails to enter the voucher code or uses the wrong voucher code resulting in Customer becoming ineligible to avail the Offer.
9. YES Bank Ltd. shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by Amazon India its agents or representatives and the Customer hereby understands, acknowledges and agrees not to hold the Bank responsible or liable for, any losses, damages, costs, charges, expenses, claims (whether direct or indirect), actions or demands suffered by the Customer in relation to availing the benefits under the Offer.
10. Only one voucher may be used per person, per household, per mobile number, per venue, per booking group at one occasion (group is defined as more than one person accompanying the voucher holder).
11. The usage of this Voucher is incumbent upon the terms & conditions to be followed by the voucher holder/purchaser. Such conditions need to be followed by the voucher holder/purchaser.
12. The "How to Use" instructions form a part of these Terms &Conditions.
13. If this promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of the Promoter, including but not limited to technical difficulties, unauthorized intervention or fraud, the Promoter reserves the right, in its sole discretion, to the fullest extent permitted by law (a) to invalidate any customer; or (b) subject to any written directions from a regulatory authority, to modify, suspend, terminate or cancel the promotion, as appropriate.
14. The Promoter is not responsible for any problems or technical malfunction of any telephone or network or lines, servers or providers, computer equipment, software, technical problems or traffic congestion on a mobile network, or any combination

thereof, or any other technical failures including any damage to entrant's or any other person's mobile handset or computer related to, or resulting from, participation in this promotion or the downloading of any materials related to this promotion.

15. If for any reason this promotion is not capable of running as planned because of infection by computer virus, bugs, tampering, unauthorized intervention, technical failures or any other causes beyond the reasonable control of the Promoter which corrupt or affect the administration, security, fairness, integrity or proper conduct of this promotion, the Promoter reserves the right in its sole discretion to cancel, terminate, modify or suspend the promotion, subject to any written directions made under applicable State or Territory legislation.
16. Caution: any attempt to deliberately damage the Promoter's promotional website or the information on the website, to cause malicious damage or interference with the normal functioning of the website, or to otherwise undermine the legitimate operation of this promotion may be a violation of criminal and civil laws and should such an attempt be made, whether successful or not, the Promoter reserves the right to seek damages to the fullest extent permitted by law. If the Promoter suffers loss or incurs any costs in connection with any breach of these Terms or any other legal obligation by an entrant, the entrant agrees to indemnify the promoter for those losses, damages and costs.
17. This voucher has no monetary value and is non-negotiable, non-transferrable and non-encashable
18. The voucher code shall be shared within 3 months of account opening.
19. For Offer Validity please check your e voucher.
20. Promoter: Yes Bank Ltd.