



Terms and Conditions - NRI festival offer - Get a free gift on opening NRI Savings Account with YES Bank Limited

Open an NRI Account with YES Bank Limited and be eligible to get a gift (“Offer”) subject to the terms and conditions as mentioned herein below. All NRI Customers who open accounts from 1st October 2016 to 31st March 2017 will be entitled to a free gift.

NRI Account refers to a New NRI Customer Relationship commenced with YES BANK Ltd on visiting any branch of YES BANK Limited in India during the Offer Period mentioned herein below.

Terms and Conditions

- Only Non Resident Indian(s) as defined under the extant law are eligible to take part in this Offer.
- This Offer is valid from 1st October 2016 to 31st March 2017 (“Offer Period”).
- Participation in the Offer is entirely voluntary.
- Only new NRI Account(s) opened with YES Bank Limited (“Bank”) after complying with all applicable requirements specified by the Bank during the Offer Period will be eligible for this Offer. Reactivation of dormant NRI Accounts during the Offer Period will not entitle participation in this Offer. Prospective customers whose requests for opening NRI Accounts received during the Offer Period which is rejected, disputed or remains outstanding due to non submission of documents or any other particulars will not be eligible for this Offer.
- Participation in this Offer shall be subject to acceptance of all the terms and conditions governing the Offer. The Bank reserves the right to extend or discontinue this Offer or alter the terms and conditions at any time, without assigning any reason whatsoever and without giving any notice, or change the gift or the number of gifts offered under this Offer at any point of time without informing the customers. This contest is independent of and not to be combined with any other offer of the Bank.
- This Offer shall be assured only to prospective Non Resident Indian customers who open NRI Accounts with the Bank. The decision as to whether an NRI Account opened during the Offer Period is entitled for the gift shall be decided at the sole discretion of the Bank. If the Non Resident Indian customer reverses his/her transaction for any reason, he/she shall be disqualified from this Offer and forfeit the gift if any to which he may be entitled.
- The gifts will only be given to the eligible Non Resident Indian customers at branch/office of the Bank in India and subject to such customer submitting the relevant account opening form filled up with requisite particulars together with supporting documents as stipulated by the Bank.
- The Bank is not responsible for any counterclaims or additional claims after the gifts have been given away to the Non Resident Indian Customers.



- In case the NRI Account is opened in the joint name(s) of two individuals, the gift would be given to the first account holder and the same shall be deemed proper and full settlement of assured gift to the account holders/customer.
- The gifts cannot be exchanged and are non transferable and non en-cashable and no correspondence in this regard shall be entertained.
- The Bank makes no warranty and/or representation about the quality, quantity, merchantability, saleability of the gift and will not be responsible if the same is in any way defective or deficient. No correspondence regarding the quality, quantity, merchantability etc. in respect of the gift shall be entertained by the Bank. Any disputes as regards delivery or defective or deficient in terms of the gift must be addressed by the Non Resident Indian Customer in writing to the manufacturer and/or distributor and/or retailer.
- Nothing herein amounts as a commitment by the Bank to offer further, similar or other schemes.
- The Bank shall not be held responsible for any injury/loss/damage that may arise out of use or otherwise of any service availed of by the Non Resident Indian Customer under this Offer.
- The Offer shall not be available wherever prohibited by law, local regulations etc. and / or cannot be offered for any reason whatsoever. The Bank shall be entitled, at its sole discretion, to cancel and/or discontinue the Offer at any time where such prohibition is applicable and / or cannot be offered for any reason whatsoever.
- All disputes arising out of or in connection with this Offer shall be governed by the laws of India and shall be subject to the exclusive jurisdiction of courts at Mumbai.
- The decision of the Bank in all matters in connection with or incidental to this Offer is final and shall be binding on all persons.