

# Schedule of Charges Smart Salary Advantage

Effective October 1, 2012

Minimum Maintenance	Smart Salary Advantage
Average Quarterly Balance (AQB)	Nil
AQB Non-maintenance charges	Nil

Payment Services	
Intra-Bank Fund Transfer - Branch	Free
Intra-Bank Fund Transfer - NetBanking	Free
RTGS Payment - Branch	Free
RTGS Payment - NetBanking	Free
NEFT Payment - Branch	Free
NEFT Payment - NetBanking	Free
Payable At Par Cheque Usage	25 Txns Per Month Free; ₹ 2 / Txn thereafter
DD payable at YES BANK locations - Branch	Free
DD payable at YES BANK locations - NetBanking	Free (plus ₹ 20 courier charges)
DD payable at Correspondent Bank locations	2 Per Month Free; ₹ 2.5 / ₹ 1,000 (Min. ₹ 50, Max. ₹ 5,000) thereafter

Collection Services	
Intra-Bank Fund Transfer Collection	Free
RTGS Collection	Free
NEFT Collection	Free
Cheque Collection - Local Clearing	Free
Outstation Cheque Collection - YES BANK locations	Free (plus Rs. 20 courier charges)
Outstation Cheque Collection - Correspondent Bank locations (Instrument value)	Up to and including 5,000; ₹ 25 / Instrument
	Above 5,000 and up to including 10,000; ₹ 50 / Instrument
	Above 10,000 and up to including 1,00,000; ₹ 100 / Instrument
Outstation Cheque Collection - Other locations (Instrument value)	Above 1,00,000; ₹ 150 / Instrument
	Up to and including 5,000; ₹ 25 / Instrument
	Above 5,000 and up to including 10,000; ₹ 50 / Instrument
Outstation Cheque Collection - Other locations (Instrument value)	Above 10,000 and up to including 1,00,000; ₹ 100 / Instrument
	Above 1,00,000; ₹ 150 / Instrument
Cash Deposit *(I)	Free

\* See guidelines for details

Minimum Maintenance	Smart Salary Advantage
Foreign Exchange Services *	
DD Issuance - FCY	₹ 2 / ₹ 1,000 (Min. ₹ 250, Max. ₹ 1,000)
Traveler's Cheque Issuance ^	1% Commission
Cheque Collection - FCY	₹ 2 / ₹ 1,000 (Min. ₹ 250, Max. ₹ 1,000)

Remittance Services *	
Foreign Outward Remittance	₹ 700 (₹ 500 SWIFT Charges plus ₹ 200 Commission)
Foreign Inward Remittance	Free

Debit Cum ATM Card	
Card Type	International Silver
Annual Fee	Free
Cash Withdrawal - India	Free
Cash Withdrawal - Outside India	₹ 120 / Txn
Balance Inquiry - India	Free
Balance Inquiry - Outside India	₹ 20 / Txn
PIN Regeneration	₹ 50 / Instance
Charge Slip retrieval	₹ 250 / Instance
ATM Declines due to insufficient funds	₹ 25 / Instance
Replacement of lost / stolen Debit Card	₹ 149 / Instance
Cross Currency Mark-up	3%

Doorstep Banking Services^	
Pick-Up or Delivery of instruments	₹ 100 / Visit
Cash Pick-Up / Delivery upto ₹ 3 Lacs	₹ 200 / Txn
Cash Pick-Up / Delivery above ₹ 3 Lacs upto ₹ 8 Lacs	₹ 250 / Txn
Cash Pick-Up / Delivery above ₹ 8 Lacs upto ₹ 15 Lacs	₹ 600 / Txn
Cash Pick-Up / Delivery above ₹ 15 Lacs	₹ 1,500 / Txn

^ Please check with the branch for the availability of this service

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Miscellaneous Services	
Cheque Return - Insufficient funds	₹ 300 / Cheque
ECS Return - Insufficient funds	₹ 200 / Return
Cheque Return - Local Clearing	₹ 50 / Cheque
Cheque Return - Outstation Collection	₹ 50 / Cheque
Stop Payment of Cheques - Branch	₹ 50 / Instruction
SWIFT Charges	₹ 500
Dormancy Activation	Free
Account Closure	Free
Money Monitor Annual Fee	₹ 249
Depository Annual Maintenance Charge	Free Account Opening. Lifetime 50% AMC waived off
SMS / E-mail Alerts (Day end balance / transactions above a threshold / low balance)	Free
Utility Bill payment - NetBanking	Free

Basic Banking Services	
Account Opening	Free
Mobile Banking Registration	Free
Phone Banking Registration	Free
NetBanking Registration	Free
Investment Services Registration	Free
Nomination Facility	Free
Payable at Par Cheque Book	Free
Any Branch Banking	Free
Quarterly statement by post	Free
Monthly statement by post	N.A.
Standing Instruction maintenance - Branch	Free
Standing Instruction maintenance - NetBanking	Free
ECS Instruction	Free
Balance Inquiry - Branch	Free
Balance Inquiry - Mobile Banking	Free
Balance Inquiry - NetBanking	Free
Replacement of damaged Debit Card	Free
e-commerce payment - NetBanking	Free
Mutual Fund investments - Branch	Free
Mutual Fund investments - NetBanking	Free
Stop Payment of Cheques - NetBanking	Free
Stop Payment of Cheques - Mobile Banking	Free
Cancellation of DD payable at YES BANK locations	₹ 50 / Instruction
Cancellation of DD payable at Other locations	₹ 100 / Instruction
DD Revalidation	₹ 50 / Instruction
Passbook Issuance	Free
Banker's Verification (Signature / Address / Photograph)	₹ 100 / Verification
Retrieval of Cheque / Instruction	Free within 1 year of date of issue, ₹ 100 / Cheque thereafter

### Common Guidelines

- In the event of no salary credits in the account for a continuous period of 3 months, the account will be converted to Savings Account.
- Card Rates apply for all Foreign Exchange conversion transactions less than US\$ 20000 (or equivalent).
- The charges for Forex transactions mentioned in the schedule of charges does not include any charge that may be levied by the originating/correspondent bank.
- Applicable tax & surcharge will be levied on all foreign exchange sale and purchase transactions.
- In case of insufficient funds in the account, for recovery of charges, YES BANK reserves the right to force debit or make repeated attempt(s) to recover charges due..
- The charges mentioned in the schedules are exclusive of taxes as applicable from time to time.
- Average Quarterly Balance (AQB): AQB is the average daily balance maintained by the customer for a period of 90 days. It is a Summation of Daily Closing balances for a period of 90 Days/90.
- This account variant was earlier known as Salary silver.