

YES BANK MULTI CURRENCY TRAVEL CARD

(SCHEDULE OF CHARGES AND APPLICABLE LIMITS effective from November 5th, 2018)

Issuance Fee		INR 125.00/-				
Reload Fee		INR 100.00/-				
Refund Fee		INR 75.00/-				
Cross Currency Fee (Mark-up Fee)		2.75% of Transaction Value				
Cash Advance / Cash@POS /Cash Disbursement Fee		0.50% of transaction amount				
Particulars		Transactional Fee			Withdrawal / Spends Daily Limits	
Order	Currency	Balance Enquiry Fee At ATM	ATM Cash Withdrawal Fee	Replacement Card Fee (in India)	ATM Cash Withdrawal	POS / Ecom/ Cash Advance / Cash@POS/ Cash Disbursement
1	United States Dollar (USD)	0.50	2.00	1.50	1,000	7,500
2	Pound Sterling (GBP)	0.50	1.50	1.00	7,50	5,500
3	Euro (EUR)	0.50	1.75	1.25	8,50	6,500
4	Canadian Dollar (CAD)	0.75	2.50	2.00	1,250	9,500
5	Australian Dollar (AUD)	0.75	2.50	2.00	1,250	9,500
6	Singapore Dollar (SGD)	0.75	2.75	2.00	1,500	10,000
7	Arab Emirates Dirham (AED)	2.00	7.25	5.50	3,500	25,000
8	Swiss Franc (CHF)	0.50	2.00	1.50	1,000	7,500
9	Japanese Yen (JPY)	60.00	225.00	160.00	125,000	850,000
10	Swedish Krone (SEK)	4.00	17.00	12.50	9,000	60,000
11	South African Rand (ZAR)	7.00	28.00	20.00	12,500	100,000
12	Saudi Riyal (SAR)	1.75	7.50	6.00	3,500	25,000
13	Thai Baht (THB)	16.00	65.00	50.00	32,500	250,000
14	New Zealand Dollar (NZD)	0.75	2.75	2.00	1,500	10,500
15	Hong Kong Dollar (HKD)	4.00	15.50	12.00	7,500	55,000
Statement Fee: NIL, Chargeback Fee: NIL, Charge slip Retrieval: NIL, New ATM PIN: NIL						
All fees and charges mentioned above are exclusive of taxes. In case on insufficient balance on particular wallet, fee along with taxes will be debited from the highest order wallet with sufficient balance.						
Daily limits set on your Travel Card is the higher limit, however foreign ATMs may have their own per transaction limit depending upon their service providing bank or regulatory authorities. You are requested to check the same in the ATM premise before usage. In such cases, the lower limits will apply.						
YES BANK will not be responsible for any "Dynamic Currency Conversion" related charges and will not be able to refund any such charges in case they are levied on account of wrong usage of the Travel Card.						
Additional fees for ATM transactions may be levied by the bank owning the overseas ATM used for transaction.						

Please Note:

- ✓ Currency Conversion GST will be applicable at the time of currency conversion from INR currency to foreign currency and vice versa.

Important Do's and Don'ts and Safety instructions

Do's	Don'ts
<ul style="list-style-type: none"> ✓ Once the card is received, please sign on the reverse of the card immediately ✓ While withdrawing cash or checking balance at ATM please select "Credit/Checking" as an type of account or option of account ✓ Most ATMs have the facility to check the balance and withdrawal option in the local currency other than base currency. Hence, there can be cross conversion charges applicable if such option is chosen ✓ Some of the ATM acquirers charge additional transaction fees for using their ATM. Please check this before usage ✓ If you happen to lose your card, report the loss by calling our 24-hour Customer Care immediately ✓ SMS alert for financial transactions facility is available only for Indian mobile phone numbers. To receive transactional alerts while abroad, you need to have International roaming facility on your number ✓ Retain the customer charge slip copy with you, provided by merchant in case any swipe transaction was canceled or reversed by merchant. This can be in the event of merchant has canceled the transaction, rejected, account verification or pre-authorization 	<ul style="list-style-type: none"> ✗ Do not transact with your Travel Card for making purchases via Telephone/mail or in any other card not present situation. Do not use your Travel Card for pre-authorization/initiating a rental at the time of checking-in at hotels ✗ Please do not refresh/close the window while the transaction is in process during online transactions ✗ Please do not share your ATM and Web PIN or any other information related to your Card to anyone, also do not write such information anywhere on your card or on any document ✗ Do not handover your Card, or disclose your PIN to any third party or any person under any circumstances ✗ Please do not use your card on merchant outlets who opt for DCC - (Dynamic currency conversion) option at the time of settlement of your bills while swiping travel card. Please ask merchant to settle the transaction in the currency loaded on your travel card ✗ Kindly do not allow merchant to swipe the card in your absence, card should be swiped at your presence on the counter ✗ In case you are using your chip card for transaction at merchant outlet, and if they are swiping the card rather than dipping into the slot. Please ask them to dip the card into the machine not to swipe

Round the clock support for your queries:

Toll Free from: India-1800 2000, USA & Canada-1877 659 8044, UAE- 8000 3570 3089, UK- 8081 7851 33

For other locations outside India: +91 22 -3099 3600 (Non toll-free number)

For more information about YES BANK Multi Currency Travel Card, [click here](#)