



YES BANK MULTI CURRENCY TRAVEL CARD
(SCHEDULE OF CHARGES AND APPLICABLE LIMITS effective from May 18th, 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
Statement Fee	NIL
Chargeback Fee	NIL
Charge slip Retrieval Fee	NIL
New ATM PIN	NIL

Sr. No	Currency	ATM Cash Withdrawal Fee	ATM Balance Enquiry Fee	POS / ECOM Transaction Fee	Daily Limit for ATM Cash Withdrawal	Daily Limit for POS transactions	Replacement Card Fee (in India)
1	United States Dollar	USD 2.00	USD 0.50	NIL	USD 3,000	USD 7,500	USD 1.50
2	Great Britain Pound	GBP 1.50	GBP 0.50		GBP 2,500	GBP 5,500	GBP 1.00
3	Euro	EUR 1.75	EUR 0.50		EUR 2,500	EUR 6,500	EUR 1.25
4	Canadian Dollar	CAD 2.50	CAD 0.75		CAD 4,000	CAD 9,500	CAD 2.00
5	Australian Dollar	AUD 2.50	AUD 0.75		AUD 4,000	AUD 9,500	AUD 2.00
6	Singapore Dollar	SGD 2.75	SGD 0.75		SGD 3,000	SGD 10,000	SGD 2.00
7	Arab Emirates Dirham	AED 7.25	AED 2.00		AED 7,500	AED 25,000	AED 5.50
8	Swiss Franc	CHF 2.00	CHF 0.50		CHF 3,000	CHF 7,500	CHF 1.50
9	Japanese Yen	JPY 225	JPY 60.00		JPY 3,50,000	JPY 8,50,000	JPY 160.00
10	Swedish Krone	SEK 17.00	SEK 4.00		SEK 25,000	SEK 60,000	SEK 12.50
11	South African Rand	ZAR 28.00	ZAR 7.00		ZAR 30,000	ZAR 1,00,000	ZAR 20.00
12	Saudi Riyal	SAR 7.50	SAR 1.75		SAR 7,500	SAR 25,000	SAR 6.00
13	Thai Baht	THB 65.00	THB 16.00		THB 1,00,000	THB 2,50,000	THB 50.00
14	New Zealand Dollar	NZD 2.75	NZD 0.75		NZD 4,500	NZD 10,500	NZD 2.00
15	Hong Kong Dollar	HKD 15.50	HKD 4.00		HKD 25,000	HKD 55,000	HKD 12.00

Please Note:

- ✓ All fees and charges mentioned above are exclusive of taxes. Goods and Service Tax (GST) rate of 18% will be levied w.e.f July 1, 2017.

- ✓ Currency Conversion GST will be applicable at the time of currency conversion from INR currency to foreign currency and vice versa.
- ✓ Daily limits set on your Travel Card is the higher limit, however foreign ATMs may have their own per transaction limit depending upon their Bank or regulatory guidelines. You are requested to check the same in the ATM premise before usage.
- ✓ 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.

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