

Schedule of Charges YES FIRST

Minimum Maintenance	YES FIRST
Average Monthly Balance (AMB)	NRV* Based
AMB Non-maintenance charges	Nil

Payment Services	
Intra-Bank Fund Transfer - Branch	Free
Intra-Bank Fund Transfer - Internet Banking	Free
RTGS Payment - Branch	Free
RTGS Payment - Internet Banking	Free
NEFT Payment - Branch	Free
NEFT Payment - Internet Banking	Free
IMPS	Free
Payable-at-Par Cheque Usage	Free
DD payable at YES BANK locations - Branch	Free
DD payable at YES BANK locations - Internet Banking	Free
DD payable at Correspondent Bank locations	Free

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 ₹ 20 courier charges)
Outstation Cheque Collection - Correspondent Bank locations	Free (plus ₹ 20 courier charges)
Outstation Cheque Collection - Other locations (instrument value)	Free (plus ₹ 20 courier charges)
Cash Deposit	Free

Foreign Exchange Services *	
DD Issuance - Foreign Currency	₹ 2 / ₹ 1,000 (Min. ₹ 250, Max. ₹ 1,000)
Traveler's Cheque Issuance [^]	1% Commission
Cheque Collection - Foreign Currency	₹ 2 / ₹ 1,000 (Min. ₹ 250, Max. ₹ 1,000)

Remittance Services*	
Foreign Outward Remittance	₹ 500 inclusive of SWIFT Charges
Foreign Inward Remittance	Free

* See guidelines for details

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

Minimum Maintenance	YES FIRST
Debit Cum ATM Card	
Card Type	YES FIRST WORLD DEBIT CARD
Annual Fee	Nil
Cash Withdrawal - India	Free
Cash Withdrawal - Outside India	Free
Balance Inquiry - India	Free
Balance Inquiry - Outside India	Free
PIN Regeneration	Free
Charge Slip retrieval	Free
ATM Declines due to insufficient funds	Free
Replacement of lost / stolen Debit Card	Free
Cross Currency Mark-up	3%

Doorstep Banking Services [^]	
Number of visits	One Free per day
Pick-Up or Delivery of instruments	One Free per day; ₹ 100 / Visit thereafter

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	Free
SWIFT Charges	₹ 500
Activation of Dormant Account	Free
Account Closure within 21 days	Free
Account Closure after 21 days	₹ 100
Depository Annual Maintenance Charge	Free
SMS / Email Alerts (Day-end balance / transactions above a threshold / low balance)	Free
Utility Bill payment - Internet Banking	Free

Schedule of Charges YES FIRST

Minimum Maintenance	YES FIRST
Basic Banking Services	
Account Opening	Free
Mobile Banking Registration	Free
Phone Banking Registration	Free
Internet Banking 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	Free
Standing Instruction maintenance - Branch	Free
Standing Instruction maintenance - Internet Banking	Free
ECS Instruction	Free
Balance Inquiry - Branch	Free
Balance Inquiry - Mobile Banking	Free
Balance Inquiry - Internet Banking	Free
Replacement of damaged Debit Card	Free
e-commerce payment - Internet Banking	Free
Mutual Fund investments - Branch	Free
Mutual Fund investments - Internet Banking	Free
Stop Payment of Cheques - Internet Banking	Free
Stop Payment of Cheques - Mobile Banking	Free
Cancellation of DD payable at YES BANK locations	Free
Cancellation of DD payable at Other locations	Free
DD Revalidation	Free
Passbook Issuance	Free
Banker's Verification (Signature/Address/Photograph)	Free
Retrieval of Cheque / Instruction	Free within 1 year of date of issue, ₹ 100 / Cheque thereafter

Common Guidelines

- Net Relationship Value should be a minimum of ₹25 Lakh at a family level, across Deposits and Investments made through YES BANK. This comprises Current & Saving Account balances, Fixed Deposits, Insurance, Mutual Fund and Demat Holding value
- A Card Rate applies to all Foreign Exchange conversion transactions less than US\$ 20000 (or equivalent)
- The charges for Forex transactions mentioned in the schedule of charges do not include any charge that may be levied by the originating / correspondent bank
- A Foreign Exchange Conversion Charge of ₹ 50 (plus goods and service tax) will be levied on all Forex sale and purchase transactions
- The charges mentioned in the schedules are exclusive of Goods and Service Tax applicable from time to time
- The schedule of charges is applicable for both Resident and Non-resident savings accounts
- Only Instrument Pick-up/Delivery facility is allowed as a Free privilege within Doorstep Banking.