

YES FIRST Schedule of Charges

w.e.f. 4th August, 2018

Minimum Maintenance	YES FIRST
Average Balance requirement	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/Mobile Banking	Free
NEFT Payment - Branch	Free
NEFT Payment - Internet Banking/Mobile 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 / Mobile 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	As per product variant
Outstation Cheque Collection - Correspondent Bank locations	As per product variant
Outstation Cheque Collection - Other locations (instrument value)	As per product variant
Cash Deposit	Free

Foreign Exchange Services *

DD Issuance - Foreign Currency	₹ 250
Traveler's Cheque Issuance [^]	Free
Cheque Collection - Foreign Currency	₹ 250

Remittance Services*

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

*See Common guidelines for details

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

Minimum Maintenance	YES FIRST
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Debit Cum ATM Card

Card Type	YES FIRST WORLD DEBIT CARD
Annual Fee of ₹2,499	Nil*
Cash Withdrawal - India	Free
Cash Withdrawal - Outside India	Free
Balance Enquiry - India	Free
Balance Enquiry - Outside India	Free
PIN Regeneration	Free
Charge Slip retrieval	Free
ATM Transaction 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

Account closure Charges

Within 21 days	Free
21 days to 1 year	₹ 100
After 1 year	Free

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	Free
Activation of Dormant Account	Free
Depository Annual Maintenance Charge	Free
SMS / Email Alerts (Day-end balance / transactions above a threshold / low balance)	Free
Utility Bill payment - Internet Banking / Mobile Banking	Free

YES FIRST Schedule of Charges

w.e.f. 4th August, 2018

Minimum Maintenance	YES FIRST
Basic Banking Services	
Account Opening	Free
Registrations (Internet Banking/ Mobile Banking/ Phone Banking)	Free
Investment Services Registration	Free
Nomination Facility	Free
Payable at Par Cheque Book	Free
Any Branch Banking	Free
Monthly/Annual statement by post	Free
Standing Instruction maintenance - Branch/Internet Banking/ Mobile Banking	Free
ECS Instruction	Free
Balance Enquiry - Branch/Internet Banking/ Mobile Banking	Free
Replacement of damaged Debit Card	Free
E-commerce payment - Internet Banking	Free
Mutual Fund investments - Branch/ Internet Banking	Free
Stop Payment of Cheques - Internet Banking/ 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

*See Common guidelines for details

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

Common Guidelines

- The YES FIRST Programme Criteria is a minimum Current and Savings Average Monthly Balance of INR 8 Lakhs or a minimum Net Relationship Value of INR 30 Lakhs at a family level. *Non-maintenance of the Programme criteria will result in withdrawal of Programme benefits.*
- Average Monthly Balance (AMB): Average of Daily Closing Balance for the Month= Summation of daily closing balance/Actual no. of calendar days in the Month
- Net Relationship Value (NRV) is calculated by aggregating the average monthly Savings and Current Account Balances, Fixed Deposits Value, Mutual Funds, Insurance premium paid, 10% of disbursed value of Loans against Securities/ Loans against Property / Home Loans and 25% of Demat Holdings with YES BANK.
- For YES FIRST Customers, the YES FIRST World Debit Card will be free, as long as the customer is part of the programme. The card will be provided only on customer request.
- 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
- Applicable tax & surcharge will be levied on all foreign exchange sale and purchase transactions
- Goods and Services Tax (GST) as applicable would be levied on all charges mentioned
- 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.