

# Schedule of Charges Smart Salary Advantage

Effective May 1, 2016

Minimum Maintenance	Smart Salary Advantage
Average Monthly Balance (AMB)	Nil
AMB Non-maintenance charges	Nil

Payment Services	
Intra-Bank Fund Transfer - Branch	Free
Intra-Bank Fund Transfer - NetBanking	Free
RTGS Payment - Branch	Per Transaction Charges ₹ 25- Above ₹ 2 Lacs and upto ₹ 5 Lacs; ₹ 50- Above ₹ 5 Lacs
RTGS Payment - NetBanking	Free
NEFT Payment - Branch	Per Transaction Charges ₹ 2.5- upto ₹ 10K; ₹ 5- ₹ 10,001 upto ₹ 1 Lac; ₹ 15- ₹ 1,00,001 upto ₹ 2 Lacs; ₹ 25- Above ₹ 2 Lacs
NEFT Payment - NetBanking	Free
IMPS Outward	Free
Payable At Par Cheque Usage	50 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*(II)	2 Per Month Free; ₹ 2.5 / ₹ 1,000 (Min. ₹ 50 and Max. ₹ 5,000) thereafter

Foreign Exchange Services *	
DD Issuance - FCY	₹ 2 / ₹ 1,000 (Min. ₹ 250 and Max. ₹ 1,000)
Traveler Cheque Issuance ^	1% Commission
Cheque Collection - FCY	₹ 2 / ₹ 1,000 (Min. ₹ 250 and Max. ₹ 1,000)

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

ATM Transactions in India	
<b>At Own Bank ATMs</b> Financial Txns + Non-Financial Txns	Free
<b>At Other Bank ATMs</b> Financial Txns + Non-Financial Txns	First 5 financial transactions free per month
ATM Declines due to insufficient funds	₹ 25 / Instance

Minimum Maintenance	Smart Salary Advantage
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 (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
Cash Deposit *(I)	Above 10,000 and up to including 1,00,000; ₹ 100 / Instrument
	Above 1,00,000; ₹ 150 / Instrument
	Monthly free limit: ₹ 5 Lac on value or 5 Txns whichever is breached first Charge over free limit: ₹ 3/₹ 1,000 or ₹ 50, whichever is higher

Charges on Debit Cum ATM Card	
Card Type	Domestic Silver
Annual Fee	Free
PIN Regeneration	₹ 50 / Instance
Charge Slip retrieval	₹ 250 / 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

\* See guidelines for details

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

## Schedule of Charges **Smart Salary Advantage** Effective May 1, 2016

Miscellaneous Services		Basic Banking Services	
Cheque Return - Insufficient funds	₹ 300 / Cheque	Account Opening	Free
ECS Return - Insufficient funds	₹ 200 / Return	Mobile Banking Registration	Free
Cheque Return - Local Clearing	₹ 50 / Cheque	Phone Banking Registration	Free
Cheque Return - Outstation Collection	₹ 50 / Cheque	NetBanking Registration	Free
Stop Payment of Cheques - Branch	₹ 50 / Instruction	Investment Services Registration	Free
SWIFT Charges	₹ 500	Nomination Facility	Free
Dormancy Activation	Free	Payable at Par Cheque Book	Free
Account Closure	Free	Any Branch Banking	Free
Money Monitor Annual Fee	₹ 249	Quarterly statement by post	Free
Depository Annual Maintenance Charge	Free Account Opening Lifetime 50% AMC waived off	Monthly statement by post	N.A.
SMS / E-mail Alerts (Day end balance / transactions above a threshold / low balance)	Free	Standing Instruction maintenance - Branch	Free
Utility Bill payment - NetBanking	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 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.
- 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.
- Cash deposit to be charged from the 1st Re. deposited as per the standard charge of Rs. 3 /Rs. 1,000 (subject to a Min. of Rs. 50)
- 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.
- This account variant was earlier known as Salary Silver.
- Please check with your respective YES BANK Relationship Manager for details of the Corporate Level offers on the other Bank ATM Charges, Conditions Apply
- Kindly refer to our website or contact our branches for latest Schedule of charges.