



Schedule of Charges Smart Salary Exclusive

Effective May 1, 2016

Minimum Maintenance	Savings Exclusive
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	Free
RTGS Payment - NetBanking	Free
NEFT Payment - Branch	Free
NEFT Payment - NetBanking	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
DD payable at Correspondent Bank locations	₹ 3 Per Month Free; ₹ 2.5 / ₹ 1,000 (Min. ₹ 50, Max. ₹ 5,000) thereafter

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
	Above 1,00,000; ₹ 150 / Instrument
Outstation Cheque Collection - Other locations (Instrument value)	₹ 25 / Instrument
Cash Deposit *(I)	Free

Minimum Maintenance	Savings Exclusive
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	₹ 500 inclusive of SWIFT Charges
Foreign Inward Remittance	Free

Debit Cum ATM Card	
Card Type	Domestic Gold
Annual Fee	Free
Cash Withdrawal - India	Free
Balance Inquiry - India	Free
PIN Regeneration	₹ 50 / Instance
Charge Slip retrieval	₹ 250 / Instance
ATM Declines due to insufficient funds	₹ 25 / Instance
Replacement of lost / stolen Debit Card	₹ 149 / Instance
Cross Currency Mark-up	3%

Doorstep Banking Services^	
Pick-Up or Delivery of instruments	₹ 5 Visits Per Month Free; ₹ 100 / Visit thereafter
Cash Pick-Up / Delivery upto ₹ 3 Lacs*(II)	10 Txns or upto ₹ 20 Lacs Free Per Month each for Cash Pick-Up and Cash Delivery. Thereafter ₹ 200 / Txn upto ₹ 3 Lacs, ₹ 250 / Txn above ₹ 3 Lacs upto ₹ 8 Lacs, ₹ 600 / Txn above ₹ 8 Lacs upto ₹ 15 Lacs, ₹ 1,500 / Txn above ₹ 15 Lacs
Cash Pick-Up / Delivery above ₹ 3 Lacs upto ₹ 8 Lacs*(II)	
Cash Pick-Up / Delivery above ₹ 8 Lacs upto ₹ 15 Lacs*(II)	
Cash Pick-Up / Delivery above ₹ 15 Lacs*(II)	

* See guidelines for details

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

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For Debit Card linked to account opened before November 30, 2013: If there has been an international transaction earlier, the limit for such transactions will be reset to "Zero". For other cases, there will be a standard limit for international ATM and merchant transactions. You can opt for Platinum International Chip Debit Card for better security and for availing higher limits on international transactions.



SMS "Help" space <CUST ID>
to +91 92233 90909



YES TOUCH PhoneBanking Number:

1800 2000 (Toll Free for Mobile & Landlines in India) +91 22 30993600 (When calling from Outside India)
Toll Free number from USA / Canada: 1877 659 8044 UK: 808 178 5133 UAE: 8000 3570 3089



Email us at
yestouch@yesbank.in



Schedule of Charges **Smart Salary Exclusive** 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 does 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.
- 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 Gold
- Kindly refer to our website or contact our branches for latest Schedule of charges.

