



## Schedule of Charges Smart Salary Platinum Effective August 1, 2016

Minimum Maintenance	Smart Salary Platinum
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	Free Unlimited

### 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

\* See guidelines for details

Minimum Maintenance	Smart Salary Platinum
<b>Foreign Exchange Services *</b>	
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	International Platinum (Chip)
Annual Fee	Free
Cash Withdrawal - India	Free
Cash Withdrawal - Outside India	Free
Balance Inquiry - India	Free
Balance Inquiry - Outside India	Free
PIN Regeneration	₹ 50 / Instance
Charge Slip retrieval	₹ 250 / Instance
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	₹ 5 Visits Per Month Free, including instrument & cash
Pick-Up or Delivery of instruments	5 visits per month free
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
Cash Pick-Up / Delivery above ₹ 3 Lacs upto ₹ 8 Lacs*(II)	₹ 200 / Txn upto ₹ 3 Lacs, ₹ 250 / Txn above ₹ 3 Lacs upto ₹ 8 Lacs,
Cash Pick-Up / Delivery above ₹ 8 Lacs upto ₹ 15 Lacs*(II)	₹ 600 / Txn above ₹ 8 Lacs upto ₹ 15 Lacs,
Cash Pick-Up / Delivery above ₹ 15 Lacs*(II)	₹ 1500 / Txn above ₹ 15 Lacs

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

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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 Platinum Effective August 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	Free	Quarterly statement by post	N.A.
Depository Annual Maintenance Charge	Free Account Opening, 100% discount in 1st year; AMC Charges applicable as per the Demat SoC from 2 <sup>nd</sup> year onwards	Monthly statement by post	Free
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 <sup>^^</sup>	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.
- Kindly refer to our website or contact our branches for latest Schedule of charges.

