



YES BANK VISA MULTI CURRENCY TRAVEL CARD

Schedule of Charges & Fees:

Issuance Fee		INR 125.00/-				
Reload Fee		INR 100.00/-				
Refund Fee		INR 75.00/-				
Cross Currency Fee (Mark-up Fee)		2.75% of Transaction Value				
Cash Advance / Cash@POS fee/ Cash Disbursement Fee		2% of Transaction Value				
Particulars		Transactional Fee			Daily Withdrawal & Spending Limits	
Order	Currency	Balance Enquiry Fee At ATM	ATM Cash Withdrawal Fee	Replacement Card Fee (in India)	ATM Cash Withdrawal	POS / Ecom/ Cash Advance / Cash Disbursement / Contactless Transaction with PIN
1	United States Dollar (USD)	0.50	2.00	1.50	1,000	7,500
2	Pound Sterling (GBP)	0.50	1.50	1.00	7,50	5,500
3	Euro (EUR)	0.50	1.75	1.25	8,50	6,500
4	Canadian Dollar (CAD)	0.75	2.50	2.00	1,250	9,500
5	Australian Dollar (AUD)	0.75	2.50	2.00	1,250	9,500
6	Singapore Dollar (SGD)	0.75	2.75	2.00	1,500	10,000
7	Arab Emirates Dirham (AED)	2.00	7.25	5.50	3,500	25,000
8	Japanese Yen (JPY)	60.00	225.00	160.00	125,000	850,000
9	Saudi Riyal (SAR)	1.75	7.50	6.00	3,500	25,000
10	Thai Baht (THB)	16.00	65.00	50.00	32,500	250,000
Per Transaction Spends Limit for Contactless Transaction without PIN - USD 40.00 or equivalent in other currencies						
Statement Fee: NIL, Chargeback Fee: NIL, Charge slip Retrieval: NIL, New ATM PIN: NIL						
All fees and charges mentioned above are exclusive of taxes. In case on insufficient balance on particular wallet, fee along with taxes will be debited from the highest order wallet with sufficient balance.						
Daily limits set on your Travel Card is the higher limit, however foreign ATMs may have their own per transaction limit depending upon their service providing bank or regulatory authorities. You are requested to check the same in the ATM premise before usage. In such cases, the lower limits will apply.						
YES BANK will not be responsible for any "Dynamic Currency Conversion" related charges and will not be able to refund any such charges in case they are levied on account of wrong usage of the Travel Card.						
Additional fees for ATM transactions may be levied by the bank owning the overseas ATM used for transaction.						

Goods and Services Tax (GST) slab for Currency Conversion:

Goods and Services Tax (GST) slab: Applicable at the time of buying or selling of Foreign Currencies		
Slabs for Valuation of Supply		
Amount of currency exchanged	Value of Supply	GST @ 18%#
Up to INR 1,00,000	1% of gross amount exchanged, subject to minimum amount of INR 250	INR 180*

From INR 1,00,001 to INR 10,00,000	INR 1,000 plus 0.5% of gross amount exchanged	INR 990**
Above INR 10,00,000	INR 5,500 plus 0.1% of gross amount exchanged, subject to maximum of INR 60,000	INR 1,170***

18% considered for the purpose of numeric understanding only

*Amount considered for exchange is INR 1,00,000

**Amount considered for exchange is INR 10,00,000

***Amount considered for exchange is INR 20,00,000

Foreign Exchange Rates

Please [click here](#) to view the latest updated forex rates

Please note:

1. For the Travel Card customers, refer to the Travel Card (MCTC) currency wise buy and sell rates.
2. The foreign exchange card rates mentioned above are indicative & subject to change according to market volatility without any prior notice.
3. The final rate applicable will be the card rate prevailing at the time of transaction which may be different from the rates provided above.
4. Please reload the page in case you are unable to view the rates for today.