

## Schedule of Charges YES HeadSTART-UP Effective January 1, 2020

CA

Minimum Maintenance	YES HeadSTART-UP
Average Quarterly Balance (AQB)*	No Balance Commitment for 1 <sup>st</sup> year (4 complete quarters), post which to maintain ₹ 25,000/- Qtr
Non Maintenance charges (NMC)	<ul style="list-style-type: none"> <li>✓ If AQB is between ₹ 24,001 to ₹ 25,000, then Nil Charges</li> <li>✓ If AQB is greater than ₹ 12,500, but less than or equal to ₹ 24,000, then NMC = ₹ 1,500</li> <li>✓ If AQB less than or equal to ₹ 12,500, then NMC = ₹ 2,500.</li> </ul>

### Payment Services (Non-Cash)

Intra Bank Fund Transfer (Any Channel)	Free
RTGS (Any Channel)	Free
NEFT (Any Channel)	Free
PAP Cheque Book	100 cheque leaves free per month; thereafter ₹ 2/leaf
DD payable at YES BANK locations - Branch	50 instrument free per month; ₹ 50/- per instrument thereafter
DD payable at YES BANK locations - NetBanking	Free
DD - Payable at Corr Bank Locations	₹ 2.5/1000 (Min. ₹ 50, Max ₹ 5000)

### Collection Services (Non-Cash)

RTGS / NEFT / Fund Transfer	Free
Cheque - Local & OCC	Free

### Cash Deposit & Withdrawal

Cash Deposits* (Free limits inclusive of transactions done through all channels / mode, including Across all YES BANK branches)	Free Limit Per month will be higher of following 3 (Maximum ₹25 Lacs) i. Minimum of ₹ 5 Lacs; or ii. 6 times of current month AMB; or iii. 6 times of previous month AMB; Changes beyond free limit is ₹3/1000 (Min. ₹50/txn)
Cash Withdrawals (Across all YES BANK branches)	Free

### Debit cum ATM Card

Card Type	YES FIRST World Business Debit Card
Annual Fee	Free
Cash Withdrawal - India	Free
Cash Withdrawal - Outside India	Free
Non YES Bank ATM Withdrawal	First 5 txn free per month; thereafter ₹ 20/per txn
Balance Inquiry - India	Free
Balance Inquiry - Outside 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	₹ 100 / Instance
Cross Currency Mark-up	3%

### Cheque/ECS Return Charges & Other Charges

Cheque Issued & Returned (Insufficient Funds)	Upto 2 returns - ₹ 350/instance 3rd return onwards - ₹ 750/instance
ECS Return (Insufficient funds)	₹ 300/instance
Cheque Deposit & Return - Local Clearing	10 free per month; thereafter ₹ 100 / Cheque
Cheque Deposit & Return - Outstation Clearing	₹ 100 / Cheque
Stop Payment of Cheques @ Branch	₹ 50/- per cheque or range of cheque (in series)
Account Closure	₹ 750/- from 31days to 12 months of account opening date
Standing Instruction Maintenance, Card Hot-listing, Replacement of Damaged Cards, Duplicate Statements, Balance Enquiry, Dormancy Activation, SMS/Email Alerts, Records Retrieval, Banker's Verification (Address/Signature/ Photo), Stop Cheque @ Channel other than Branch, DD Cancellation/Revalidation	Free

### Common Guidelines

# Average Quarterly Balance (AQB): AQB is the average daily balance maintained by the customer for a period of 90 days. It is a summation of daily closing balances for a period of 90 days/90

@ Cash Deposit Free limits: Free limits inclusive of transactions done through all channels / mode, including Across all YES BANK branches

#### Others:

- Any cash transactions i.e. Deposits & Withdrawals, of ₹ 10 lacs & above on a single day to be carried out at any YES BANK branches would require advance intimation of at least one working day to Home Branch

- Initial Payment for opening account should include Minimum AQB value of the account and First Year Debit Card Annual Fee (if opted for)
- Monthly/Quarterly/Half-yearly/Annual cycle charges as applicable on the account type can be recovered anytime
- 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
- Minimum Average Quarterly Balance maintenance requirement shall not be applicable for 4 quarters (excluding the account opening quarter)
- The charges mentioned in the schedules are exclusive of taxes as applicable from time to time

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

\* See guidelines for details

**Bharat QR & UPI Schedule of charges:**

Sr. No.	Category	Merchant Discount Rate (MDR) for credit card transactions (as a % of transaction value)	Merchant Discount Rate (MDR) for debit card transactions (as a % of transaction value)	
		QR code-based card acceptance infrastructure/UPI	QR code-based card acceptance infrastructure	UPI
1	Annual turnover less than or equals to ₹20 Lakhs during previous financial year	1.99% of the transaction value	0.30% (MDR cap of ₹200 per transaction)	NIL MDR for transaction value upto ₹100 0.30% for transaction value greater than ₹100
2	Annual turnover greater than ₹20 Lakhs during previous financial year		0.80% (MDR cap of ₹1000 per transaction)	

**Terms & Conditions for Bharat QR and UPI:**

I/We authorize the Bank to debit my/our following current account towards recovery of the following charges (except MSF) and applicable rentals. In the event, I/We fail to maintain the necessary balance in the current A/c mentioned above, YES BANK reserves right to review & revise the commercial after due intimation to me/us.

I/We undertake to maintain necessary balance in the current A/c mentioned above to enable you to recover these charges.

Business turnover above ₹20 Lacs in a Financial Year: Yes  No

If Yes I/We hereby agree and confirm Debit MDR as applicable for "Other Merchant" shall be charged for all Debit card transactions in my/our Establishment.

If No, I/We hereby enclose my/our Audited Financial Report confirming the Business Turnover in Financial is not exceeding ₹20 Lacs. In case, the Bank finds the same in order. I/We hereby agree and confirm that, Debit MDR as applicable for "Small Merchant" shall be charged for all Debit card transaction in my/our establishment.

OR

I/We, hereby declare and confirm that, my/our Annual Business Turnover in a Financial Year is not more than ₹20 Lacs.

I/We, am/are fully aware that relying upon the veracity of the statement mentioned above the Bank will be categorizing me/us as "Small Merchant" and Debit MDR as applicable for "Small Category" shall be charged for all Debit card transactions in my/our Establishment.

In our endeavor to bring comprehensive financial solution & superior experience to you, YES BANK needs to contact you over phone, SMS and Email with latest innovations, exciting offers & matter relating to servicing your account. We request you to please allow us to continuously bring the best to you.

Declaration:

I / We have read, understood and agree to be bound by the Terms and Conditions given on the [http://www.yesbank.in/pdf/yes\\_bank\\_me\\_t\\_and\\_c\\_legal\\_and\\_product\\_pdf](http://www.yesbank.in/pdf/yes_bank_me_t_and_c_legal_and_product_pdf) including without limitation, the various indemnities provided therein related to activation and processing of transaction through BHARAT QR.

I/We hereby authorize YES Bank to debit my/our \* Current Account towards recovery of the Schedule of Charges as mentioned above and applicable rentals.

I/We agree, confirm and undertake to maintain necessary balance in the \* Current Account to enable YES Bank to recover the Schedule of Charges as mentioned above.

I/We hereby agree and confirm that YES Bank may at any time, at its sole discretion revise the Schedule of Charges related to BHARAT QR.

I/We hereby give our consent to YES Bank for contacting us over phone, SMS and Email with latest innovations, exciting offers & matter relating to \* Current Account and BHARAT QR.

Date: 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

For: \_\_\_\_\_ (Name of Entity)

(To be signed by one of the Applicants / Authorized Signatories with Stamp / Seal