

These are the terms and conditions governing the Voucher codes ("Offer") being offered by YES Bank Limited ("YES Bank") to NRI customers, who are desirous to open a NRI designated account with YES Bank Ltd via online channel.. This Offer shall be governed by the YES Bank Terms & Conditions, as uploaded on the YES Bank website: [www.yesbank.in](http://www.yesbank.in), and as amended from time to time. ("Terms and Conditions").

1. Only Non Resident Indian(s) as defined under the extant law are eligible to avail this Offer.
2. This Offer is valid for accounts opened between 1st November 2015 and 31st March 2016.

Availing the Offer is entirely voluntary in nature and the customer shall be deemed to avail it at their free will, informed consent and volition.

3. Only new NRI Account(s) opened with YES Bank Limited after complying with all applicable requirements as specified by YES Bank during the Offer period will be eligible under this Offer.
4. Reactivation of dormant NRI Accounts during the Offer period will not be eligible under this Offer.
5. Requests for opening NRI Accounts received during the Offer period which is rejected, disputed or remains outstanding due to non submission of any documents or any other particulars or details shall not be eligible under this Offer.
6. By participating in the Offer, the customer agrees to be bound by the Terms and Conditions (which may be amended or varied from time to time without any notice whatsoever). All decisions taken by YES Bank in connection with the Offer shall be final and binding on the customers.
7. YES Bank reserves the right to extend or terminate this Offer or alter any of the Terms and Conditions at any time without assigning any reason whatsoever and without giving any notice, including but not limited to change in the voucher or the number of vouchers offered under this Offer at any point of time without informing the customers.
8. This Offer is on a standalone basis only and shall not to be combined, consolidated or attached along with any other offer(s) being granted or will be granted by the Bank.
9. This Offer shall be available only to prospective Non Resident Indian customers who are desirous to open NRI Accounts with YES Bank via Online channel(s). The decision as to whether an NRI Account opened during the Offer period is entitled for the Voucher shall be decided at sole discretion of YES Bank.

This Offer shall not be available for walk-in Non Resident Indian customers who open an NRI account by visiting the YES Bank branch.

10. If the recipient of the Offer reverses or changes or modifies his/her account opening application for any reason, he/she shall be disqualified from this Offer.
11. In case the NRI Account is opened in the joint name of two individuals, the voucher would be given to the first account holder and the same shall be deemed proper and full settlement of under this Offer to the account holders.
12. Nothing herein amounts as a commitment or a guarantee by YES Bank under this Offer.

13. The Customer shall be awarded the voucher only after the Account is successfully opened with YES Bank during the Offer period.

**Other Terms and Conditions:**

1. Under this Offer, subject to compliance with the above-mentioned conditions, the Customer(s) shall be entitled to get a voucher code from Premier Sales Promotions Pvt Ltd. ("Vendor"). The Offer voucher codes will be directly be sent by the Bank from its registered email id to the Customer(s). For any information or complaint pr feedback in relation to the Offer or voucher, the Customer(s) may directly send an email to: feedback@bigcity.in.
2. The voucher code being provided under the Offer entitles the customer(s) to avail or redeem any one of the venues in the select cities, as stated from time to time- Lunch for 2 or Free Health checkup for 1 (Sugar or Cholesterol or Basic Thyroid - any one) or free 6 months Gaana Music Subscription or Free 6 months Magzter Subscription
3. This Offer is based on advance bookings only and is subject to promotional availability and government regulations.
4. Photocopied, torn, mutilated or expired vouchers will not be accepted and stands cancelled.
5. This offer is only open to Non-Resident Indian only.
6. This voucher has no monetary value, is non-transferable and cannot be used in conjunction with any other promotional offer(s) being granted or to be granted by YES Bank from time to time.
7. We consider a venue within 45 minutes' journey time (by your usual mode of transport) of your residence to be in your area. In the case that there is no venue in your area, your details will be kept on record until such a time as a venue is recruited. **Premier Sales Promotions Pvt. Ltd.** will use reasonable endeavours to finalize a venue in your area, but this cannot be guaranteed. You will be offered an alternative which may involve a journey time of greater than 45 minutes. Such an offer shall be final and binding upon the Customer, fulfil all promotional obligations to you.
8. If the Bank has already emailed, an entrant's voucher code to the registered email address submitted on entry, the Bank will not re-send the voucher code to any new or corrected email address nominated by the entrant.
9. If your mobile number is registered under the "Do Not Disturb" registry, you will not receive an SMS confirmation from us.
10. Only one voucher per booking will be entertained.
11. **Premier Sales Promotions Pvt. Ltd.**, its clients, agents and distributors cannot replace any lost, stolen or damaged vouchers and reserve the right to withdraw or amend any details without any notice whatsoever to the customers.
12. **Premier Sales Promotions Pvt. Ltd.** is acting as an executing agency for this promotional Offer and holds no legal and financial liability on unclaimed offers, incentives, vouchers etc beyond the applicable period of the promotional offer.
13. Last date to register for the voucher is 20/04/2016. The Offer is valid till 30/04/2016.
14. Any tax or other liabilities or charges payable to the government or any other statutory authority/body, which may arise or accrue to the customer on account of utilizing or availing Offer voucher , shall be at the sole liability and responsibility of the customer. Tax deducted at source, if any, on the monetary value of the Offer voucher shall be directly payable by the customer.

15. YES Bank shall not be responsible in case the Offer voucher code is sent to the customer but not received or there is a delay in receipt of such voucher code by the customer due to all or any malfunction, delay, traffic congestion on any telephone network or line, computer on-line system, servers or providers, computer equipment, software, or website or due to a occurrence of a force majeure event.
16. YES Bank shall not be responsible for any delay and defect in providing the Offer voucher code by the Vendor or the use of the voucher or on account of any other reasons whatsoever including, without limitation on account of delays or failures by/ attributable to reasons beyond the control of YES Bank. YES Bank shall also not be liable for any cancelling and abandoning of the Offer by the Vendor.
17. Neither the Vendor website nor the Offer voucher is the product and service of YES Bank and therefore, YES Bank shall not in any way be deemed to be making any representation or warranty whatsoever in connection with the voucher offer (including the quality thereof) or in connection with the timelines of their delivery/ conduct by the Vendor and shall not be responsible in any way whatsoever for the same.
18. The Offer voucher is being provided exclusively by the Vendor and YES Bank will not be responsible for any claims/ damages of the eligible Participant in case of deficiencies in the voucher offer or the services of the Vendor. YES Bank shall also not be liable for, cancelling and abandoning of the offer by the Vendor.
19. The Offer voucher enumerated herein shall be non-transferable and / or non-negotiable. No cash or any other substitute shall be offered against the Offer voucher.
20. The Offer shall not be available wherever it is prohibited under law and / or cannot be offered for any reasons, whatsoever. YES Bank shall be entitled, at its sole discretion, to cancel the Offer voucher to any customer where such prohibition is applicable and / or cannot be offered for any reason whatsoever.
21. YES Bank shall not be obliged to make any public announcements to intimate the customer(s) of the award of the offer voucher mentioned hereunder.
22. All disputes arising out of or in connection with this Terms and Conditions shall be settled by Arbitration to be held in accordance with the provisions of the Arbitration & Conciliation Act, 1996 and referred to a sole arbitrator to be nominated by the Bank. The venue for arbitration shall be Mumbai and subject to the jurisdiction of courts at Mumbai. The existence of a dispute, if any, shall not constitute a claim against YBL.
23. All communication regarding the Offer should be addressed to YES Bank and communication regarding the Offer voucher should be addressed to **Premier Sales Promotions Pvt. Ltd., PO Box 25246, Bangalore 560025, India. Ph: 080 4055 4819.**  
**E-mail: feedback@bigcity.in.**
24. YES Bank does not endorse the quality of any of the products or services being offered as vouchers under the Offer. Any complaints or queries pertaining to the same would have to be taken up directly with the **Premier Sales Promotions Pvt. Ltd.** of such a product or service.
25. These Terms and Conditions shall be in addition to and not in substitution/ derogation to the terms and conditions governing the usage of the services offered by YES Bank as set out in the website.
26. The Vendor may impose additional terms and conditions for the use of the Offer voucher vide their website or e-mail or other means in addition to and these Terms and Conditions or the terms and conditions governing the usage of the services offered by YES Bank as set out on the Website.

### **Indemnity:**

1. The Customer agrees and undertakes to indemnify and hold YES Bank, its directors, officers, employees, affiliates or partners harmless against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses whatsoever which YES Bank may at any time incur, sustain, suffer or be put to as a consequence of any Customer's gross negligence or willful default mistake/misconduct by the Customer.
2. The existence of a dispute, if any, regarding the voucher under this Offer shall not constitute a claim against YES Bank.

### **Delivery mechanism for Online:**

1. To register, visit <http://Yesbank.bigcityexperience.com/>, enter your voucher code and fill up the form and click Submit.
2. On completion of your registration, you will receive an Email /SMS providing you with the Authentication Number.
3. Once you receive the Authentication number click on the respective Booking Request Tab.
4. Enter your Authentication number that you have received via SMS /Email, fill up the required details and click "Submit Booking".
5. (i) For Lunch for 2 or Health Check: Our Concierge representative will call you 24 hours prior to the date of booking and confirm one of the available choices. In case of non-availability, we will provide you with alternate options for confirmation. For any queries, call our concierge line **080 4055 4819**. Lines open from Monday to Friday between 10:30 AM and 5:30 PM. To redeem the offer, visit the venue with the voucher and SMS confirmation at the scheduled date and time.  
  
(ii) For 6 month Magzter or 6 month Ganna Subscription: You will receive your offer code along with steps to redeem via your registered email id within 24 business hours. For any queries, call our concierge line **080 4055 4819**. Lines open from Monday to Friday between 10:30 AM and 5:30 PM.

### **Terms and Conditions - Free Lunch for 2:**

1. The Offer voucher entitles you to complimentary Lunch for 2 adults (above the age of 18) at the stipulated restaurants in India from Monday to Friday only. This Offer voucher will not be applicable at the stipulated restaurants during the weekend.
2. In case of non-availability, the Vendor will provide you with an alternate slot or venue.
3. If you fail to cancel your booking 48 hours prior to the reservation, or do not show at the venue, your Offer voucher would be deemed as redeemed and/or exhausted and cannot be re-used or re-presented at any other stipulated restaurants or venue.
4. To avail the Offer, please present the Offer voucher and flash the confirmation SMS upon arrival at the venue.
5. This offer is applicable only on Lunch Buffet / Promotional Set menu at Select Restaurant. You will be informed about the contents of the promotional set menu during your booking confirmation.
6. All alcoholic and non- alcoholic beverages and other items ordered which do not form a part of the Lunch Buffet /Promotional Set menu will be charged on actual basis and shall be payable by the customers directly.
7. Walk-in customers without prior reservation will not be entertained at the venue.
8. Participating venues reserve the right to vary the terms and conditions of the Offer voucher or availability of the venues, from time to time.
9. Some participating venues have restricted timings on the availability of the Offer. The customer(s) are advised to call in advance to check on the availability at their choice of venue or restaurants.

10. The Vendor cannot be held responsible for any restaurant subsequently declining acceptance of the lunch promotion for reasons of their own.
11. The list of participating venues may be changed without any notice or reasons whatsoever. The Offer Voucher can only be used for a single transaction: any remaining amount is not exchangeable for cash or another Offer Voucher and will be automatically forfeited.

#### **Terms & Conditions - 6 Month Free Online Magazine Subscription:**

1. The Offer entitles you to 6-month free online magazine subscription from Magzter
2. The code can be redeemed only on the website [www.magzter.com](http://www.magzter.com), after redeeming on the website; the user can use the Magzter app on select mobile devices for reading the magazines.
3. List of Magzter Gold magazines are available at <http://www.magzter.com/magztergold/magazines>. Only these magazines can be accessed by the subscriber. Some magazines will not be available in all the countries.
4. The publication dates/frequency may vary depending on the magazine subscribed.
5. This Offer cannot be combined or consolidated with any other offers, present or future available or being provided on the website [www.magzter.com](http://www.magzter.com)
6. The Offer code will be valid for 30 days from the date of issue.
7. Multiple coupons / codes cannot be clubbed or combined or used for a single order.
8. In the event of a magazine ceasing publication you can choose any other magazine from the list of Magzter Gold magazines.
9. Complete and accurate information / details need to be provided to participate in the offer.
10. Please note that the articles that are published in the magazines are not necessarily endorsed nor supported by Premier Sales Promotions Pvt. Ltd.
11. You will be required to provide your credit card details to access the content on Magzter website or on Magzter App.  
To stop automatic renewal of your Magzter subscription, please send email at [help@magzter.com](mailto:help@magzter.com).

#### **Terms & Conditions for Free Health Checkup (Sugar or Cholesterol or Basic Thyroid - any one):**

1. The Offer voucher entitles you to one free health check-up, i.e., either Free Cholesterol Total or Sugar or Basic Thyroid at the stipulated healthcare centres provided by **Premier Sales Promotions Pvt. Ltd.**, from time to time. The check-ups may be availed at the stipulated healthcare centres between Monday to Sunday during business hours at select cities in India.
2. To redeem, visit the specified venue and flash the voucher and SMS confirmation.
3. A minimum of 48 hours prior notice is required to book an appointment. Walk-in customers will not be entertained at the venue.
4. Additional investigations/ health checks which are not a part of the Offer will be charged extra and directly payable by the customers on actual basis.
5. If you fail to cancel your booking within 48 hours of the appointment, or do not show at the venue, your voucher would be deemed as redeemed.
6. The Offer Voucher can only be used for a single transaction: any remaining amount is not exchangeable for cash or another Offer Voucher and will be automatically forfeited.
7. The list of the stipulated health care centres may be changed from time to time, without any notice or reasons whatsoever.

#### **Terms & Conditions for 6-month Online Music Subscription:**

1. The Offer entitles you to 6-month free online music subscription from Gaana.com. Gaana+ is a premium music subscription service provider operating through its website: Gaana.com. Gaana+ users are allowed to download unlimited songs on mobile devices, free of cost.
2. For further details on Gaana+ please check here.  
(hyper link to <http://gaana.com/subscribe> )
3. The coupon code can be used by new or existing Gaana users. Those not registered on the service will need to register themselves before availing this offer.
4. To apply the coupon code, open the Gaana App (Android or iOS) > Settings > Redeem Coupon>Enter Coupon Code.
5. Gaana+ service is only available on iOS, Android & windows platforms on select devices.
6. The availability of the content is country specific. Some content will not be available in India.
7. The coupon code will be valid for 30 days from the date of issue.
8. Multiple coupons / codes cannot be clubbed in a single order.
9. This offer cannot be combined with any other offers on [www.gaana.com](http://www.gaana.com) or Gaana App
10. Complete and accurate information / details need to be provided to participate in the offer.
11. You will be required to provide your credit card details to access the content on Gaana website or on Gaana App.

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