

CUSTOMER COPY CUM APPLICATION ACKNOWLEDGEMENT (PLEASE HAND IT OVER TO THE CUSTOMER)

Making life easier when you're traveling abroad, with YES BANK Multi Currency Travel Card. It's the safe and secure alternative to pockets full of cash or traveller's cheques when you're away. Use your YES BANK Multi Currency Travel Card, pre-loaded with foreign currency just like another credit/debit card for in-store purchases, online transactions or to withdraw money from ATMs affiliated by MasterCard while away.

The card automatically chooses the currency wallet as per the local currency of transaction from the multiple available wallets on the Card. Load the currencies you want, lock in your exchange rate for peace of mind and save on exchange rate fluctuations.

CONVENIENCE:	SECURE:
<ul style="list-style-type: none"> ✓ One Card, multiple currencies ✓ 24x7 access to your funds ✓ Online account management ✓ Longer validity ✓ Toll-free international numbers 	<ul style="list-style-type: none"> ✓ Chip based Card for higher security ✓ Real time Email and SMS alerts ✓ Insurance coverage on Card ✓ Temporary Card lock feature

INSURANCE BENEFIT:

- Insurance benefit on Card Lost/ Stolen / Counterfeit Card up to maximum SA of ₹5,00,000/-
- Personal Air-accident coverage up to ₹10,00,000/-
- Loss of Travel Documents (Passport, Visa, Tickets) up to ₹30,000/-
- Loss of Checked-in baggage up to ₹50,000/-
- Delay of Checked-in baggage up to ₹20,000/-
- Missing of Connecting International Flight During Transit up to ₹20,000/-

QUICK TIPS FOR USING YOUR TRAVEL CARD BETTER:

1. **REMOTE RELOAD:** Enjoy your overseas trip even when running short of balances, just leave a signed authority letter along with the duly filled and signed Reload form with your close relative.
2. **BALANCE ENQUIRY AND VIEW STATEMENT:** Check currency wise available balance and view statement for past transactions online
3. **TEMPORARY LOCK/UNLOCK:** During your trip or upon return to India you can lock your card temporarily and unlock it anytime
4. **SMS/E-MAIL ALERT FACILITY ON INDIAN MOBILE NUMBER:** Real time SMS/Email alerts will be sent on your registered Indian Mobile Number, if the same is not updated in our records you are advised to call YES BANK Customer Care for updation of the same
5. **PRE-AUTHORIZATION DURING CHECK-IN IN HOTELS OR RENTING CAR/BIKE:** Hotels/Car Rentals before check-in/renting services etc. take a pre-auth on your card. A Pre-Authorization is essentially blocking of certain amount on your card. At the time of checking out of the hotel/settling the bill, you should:
 - ✓ Ask the executive to settle the final bill against the pre-auth that was taken
 - ✓ Ask the executive to cancel the pre-auth (credit back the amount) that was taken and settle the bill by taking an authorization for the actual bill amount
 - ✓ In case the pre-auth that was taken remains unclaimed by merchant up to 30 days then it would be automatically credited back to the Card account on the 31st day. YES BANK is not responsible for any additional funds debited or charges levied on your Card by Hotel or merchant.

We recommend do not use your Multi Currency Travel card for pre-authorization.

6. **DYNAMIC CURRENCY CONVERSION (DCC):** In certain countries, the overseas banks may choose to activate the feature of "Dynamic Currency Conversion" on their ATMs and POS Machine network. As per this facility, the ATM/POS machine identifies your Travel Card as a Card issued from a foreign country and prompts the customer to transact in their "home currency" (in case of Indians, this would be Indian Rupees or US dollar by default)

If a customer selects the "home currency/INR" option, the same transaction will attract additional Cross Currency Conversion Fee. Card holder must avoid selecting any option that prompts for a change in usage/transaction currency (especially changes to INR or USD) to avoid any adverse exchange rate.

Please also note that the "Dynamic Currency Conversion" feature may appear with differing terminology on the Charge slip, Sales-receipt or ATM screen depending on the overseas bank.

YES BANK is not 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.

SCHEDULE OF CHARGES AND DAILY USAGE LIMITS:

For Latest Schedule of Charges & Spending limits please visit URL: www.yesbank.in/mctc

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 Amount					
Cash Advance / Cash@POS fee	0.50% of Transaction Amount					
Particulars	Transactional Fee				Withdrawal / Spends Daily 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@POS
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	Swiss Franc (CHF)	0.50	2.00	1.50	1,000	7,500
9	Japanese Yen (JPY)	60.00	225.00	160.00	125,000	850,000
10	Swedish Krone (SEK)	4.00	17.00	12.50	9,000	60,000
11	South African Rand (ZAR)	7.00	28.00	20.00	12,500	100,000
12	Saudi Riyal (SAR)	1.75	7.50	6.00	3,500	25,000
13	Thai Baht (THB)	16.00	65.00	50.00	32,500	250,000
14	New Zealand Dollar (NZD)	0.75	2.75	2.00	1,500	10,500
15	Hong Kong Dollar (HKD)	4.00	15.50	12.00	7,500	55,000

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.

Round the clock support for your queries:

Toll Free from: India-1800 2000, USA & Canada-1877 659 8044, UAE- 8000 3570 3089, UK- 8081 7851 33

For other locations outside India: +91 22 -3099 3600 (Non toll-free number)

YES BANK MULTI CURRENCY TRAVEL CARD APPLICATION ACKNOWLEDGEMENT

Travel Card Reference No.

Branch/FFMC Code:

Date of Application:

Branch/FFMC Name: _____

Load Currency & Amount to be mentioned: _____

Amount Received in INR: _____

Documents Received by: _____ Branch/FFMC Sign & Stamp: _____

YES BANK MULTI CURRENCY TRAVEL CARD APPLICATION FORM



All fields marked "*" are MANDATORY

Promo Code:

(For Referral Agent's use only)

Referral Agent Name	Referral Code	Signature & Stamp

Personal Details

Title* Mr Ms Mrs Dr. First Name Middle Name Last Name

Name*
(As per PAN)

PAN No. :* UID (Aadhaar)

PAN belongs to:* Self Father Mother (If selected Father/Mother Please fill below field as per PAN Only) Date of Birth* Gender:* M F T

Father's Name:
(As per PAN)

Mother's Name:
(As per PAN)

Marital Status:* Single Married Minor:* (upto 10 years below) Yes No

Passport No.* Date of Issue* Expiry Date* Place of Issue*

E-mail ID.*

Your YES Bank Travel Currency Card Statement will be sent on the above e-mail id

What is your Education qualification*? 10th or below 10+2 or below Graduate Postgraduate & above Other (Please Specify) _____

What is your Nationality?* Resident Indian NRI Foreign National Person of Indian origin (PIO) Overseas Citizenship of India (OCI)

What Is Your Country of Citizenship*?

Country Name 1 Country Name 2

Are you an existing YES BANK Customer:* Y N Customer ID

Residential Address (Current / Permanent):*

City* Landmark

STD Code Landline No. Pin Code* State*

Mobile No.*

Office Name & Address:

City Landmark

STD Code Landline No. Pin Code State

Mobile No.

CUSTOMER INFORMATION

Occupation* Private Sector Public Sector Govt. Sector Business Professional Self-Employed Retired Housewife Student

Annual Salary Income (₹lakhs)* <1 >1-5 > 5-10 >10-15 >15-25 >25-50 >50

Salaried* Y N If Yes*, Employer Name _____ Job Role _____ Designation _____

FINANCIAL INFORMATION

For YES BANK Customers* Account No. Customer ID

Account Type* Current Savings FD Demat A/C

Income Details Gross Monthly Income from all sources (IN INR) Additional Monthly Income Average Monthly Expenses (IN INR)

RELATIONSHIP DECLARATION

Do you have any Relationship with any Director or Senior officer of Yes Bank? Yes No

Name of Director/ Senior Officer Relationship with the Director/Senior Officer

FORM DA1 -NOMINATION DETAIL (Applicable for individuals/sole proprietors)

Please select any one I wish to nominate I do not wish to nominate

"Nomination under section 45ZA of the Banking Regulation Act, 1949 and Rule 2(1) of the Banking Companies (Nomination) Rules, 1985 in respect of bank deposits"

I/We (Name (S) and address (es) _____

Nominate the following person to whom in the event of my/my minor's death the amount of the deposit in the account, particulars whereof are given below, may be returned by YES BANK Ltd.

Deposit/Account NATURE _____ ADDITIONAL DETAILS, IF ANY _____

NOMINEE NAME (Nomination should be only in favour of an individual) _____

Relationship with depositor, if any.....Age.....If minor, nominee's date of birth (DDMMYYYY)

**As the nominee is a minor on this date, I/we appoint Shri / Smt. / Kum. (name) _____ (age).....
(Address).....

_____ to receive the amount of the deposit in the account on behalf of the nominee in the event of my/minor's death during the minority of the nominee.

Agree / do not agree for the name of my nominee to be displayed on the Fixed Deposit Advice/ Statement of Accounts and/or other documents/ letters.

✓ ②

****Signature of Applicant (Guardian's Signature if applicant is a minor)**

Name: _____ Date: _____ Place: _____

*Strike out if nominee is not a minor

** Where deposit is made/account is held in the name of minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor.

Declaration for purchase of foreign exchange under the Liberalised Remittance Scheme of USD 250,000

Details of the remittances made/transactions effected under the Scheme in the current financial year (April__-March__)

Sr.No	Date	Amount	Name and Address of AD branch/FFMC through which transaction has been effected

Sr.No	Whether under LRS (Yes/No)	Purpose Code	Description
As per the Annex			

Declaration
I/We _____ (Name) hereby declare that.

Declaration under FEMA 1999 as per Form A2:

I / We hereby declare that-

- (1) The total amount of foreign exchange purchased from or remitted through, all sources in India, during this financial year including this application is within USD 2,50,000 (USD Two Lakh Fifty thousand only) the annual limit prescribed by Reserve Bank of India for the said purpose#
- (2) Foreign exchange purchased from me is for the purpose indicated in section Details of Travel. *(Strike out whichever is not applicable)

Declaration-cum-undertaking

under Sec 10(5), Chapter III of FEMA 1999:

1. I /We hereby declare that the transaction details of which are mentioned above does not involve, and is not designed for the purpose of any contravention or evasion of the provisions of the aforesaid Act, or of any rule, regulation, notification, direction or order made there under.
2. I/We also understand that if I /we refuse to comply with any such requirement or make only unsatisfactory compliance therewith, the Bank shall refuse, in writing, to understand the transaction and shall, if it has reason to believe that any contravention/evasion is contemplated by me/ us, report the matter to RBI.
3. I/We also hereby agree and undertake to give such information/documents as will reasonable satisfy you about this transaction, in terms of the above declaration.

Declaration under Liberalized Remittance Scheme for Resident Individuals:

1. I/We hereby declare that the total amount of foreign exchange purchased from or remitted through, all sources in India during the financial year including this application is within the overall limit of the Liberalized Remittance Scheme prescribed by the Reserve Bank of India and certify that source of funds for making the said remittance belongs to me and the foreign exchange will not be used for prohibited purposes.
2. I am person resident in India. I am not a Foreign National/NRI/PIO.
3. The remittance would be utilized for permitted Capital & Current Account transactions only.
4. I have not availed any loan/credit/borrowing for remitting under Liberalized Remittance Scheme for Capital Account transactions

5. The remittance is not being requested for any transaction not permissible under FEMA and those in the nature of remittance for margins or margin calls to overseas exchange/overseas country party are not allowed under the Scheme.
6. The Scheme is not available for capital account remittances to countries identified by Financial Action Task Force (FATF) as non-co-operative countries and territories as available on FATF website www.fatf-gafi.org or as notified by the Reserve Bank.
7. The remittance is not being sent for purchase of FCCBs issued by Indian companies in the overseas secondary market.
8. The remittance is not being sent for trading in foreign exchange abroad.
9. I/We undertake to make all Capital A/c transactions under LRS from YES BANK only.

Declaration from Tour Operators

I/We confirm that the remittance is being made for travel arrangements of

- (i) Resident Individuals as per enclosed list. The remittance made is within the limits prescribed by the Reserve Bank of India for the resident individuals under the Liberalized Remittance Scheme
- (ii) Foreign tourists as per enclosed list. The amount of remittance does not exceed the amount of foreign exchange remitted to India by the foreign tourists.

General Declaration

1. The Purpose and transaction details as mentioned above are true to the best of my knowledge.
2. I/We shall be responsible and liable for any incorrect details provided by me/us.
3. The remittance is not being requested for any purpose specifically prohibited under Schedule I or any item restricted under Schedule II of Foreign Exchange Management (Current Account Transaction) Rules, 2000.
4. The remittance is not being sent directly or indirectly to Nepal and Bhutan.
5. The remittance is not being sent directly or indirectly to those individuals and entities identified as posing significant risk of committing acts terrorism as advised separately by the RBI to the banks.
6. The transaction mentioned above does not involve, and is not designed for any purpose for which the drawl of foreign exchange is prohibited under Rule 3 of the Foreign Exchange Management (Current Account Transactions) Rules, 2000, read with Schedule I there of viz:
 - a. Remittance out of lottery winnings.
 - b. Remittance of income from racing/riding. etc. or any other hobby
 - c. Remittance for purchase of lottery tickets, banned/proscribed magazines, football pools, sweepstakes, schemes involving money circulation, securing prize money/awards, etc.
 - d. Payment of commission on exports made towards equity investment in Joints Ventures/Wholly Owned Subsidiaries abroad of Indian companies.
 - e. Remittance of dividends by any company, to which the requirement of dividend balancing is applicable.
 - f. Payment of commission on exports under the Rupee State Credit Route, except commission up to 10% of invoice value of exports of tea and tobacco.
 - g. Payment related to "Callback Services" of telephones.
 - h. Remittance of interest income on funds held in the Non-Resident Special Rupee Account Scheme.
 - i. Travel to Nepal and/or Bhutan
 - j. A transaction with a person residing in Nepal or Bhutan.
7. I/We agree that submission of request does not necessarily imply processing of the transaction. YES BANK has full rights to reject the transaction based on regulatory and internal guideline
8. I/We agree that in the event the transaction could not be executed/debited to my/our account, after submitting the request for processing to the bank on account of insufficient/unclear balance at the time of execution of the transaction in my/our account, YES BANK shall not be responsible for not being able to process the transaction. Any exchange losses incurred in this connection, due to reversal of the fore deal, can be charged to my / our YES BANK account.
9. I/We agree that in the event the transaction is canceled or revoked by me/us after submitting the request for processing to the bank, any exchange losses incurred in this connection, can be charges to my/ our YES BANK account.
10. I/We further agree that once the funds remitted by me/us have been transmitted by YES BANK to the correspondent and/or beneficiary bank, YES BANK shall not be responsible for any delays in the disbursement of such funds, including the withholding of such funds by the correspondent and/or beneficiary bank.
11. I/We agree that once the funds remitted by me/us have been transmitted by YES BANK intermediary bank charges may be levied by correspondent and/or beneficiary banks, which may vary from bank to bank.
12. I/We agree that in the event the transaction being rejected by the beneficiary bank, because of incorrect information submitted by me, any charges levied by the beneficiary bank or exchange losses incurred in this connection can be charged to my YES BANK account.
13. I/We further declare that the undersigned has the authority to give this application, declaration and undertaking on behalf of the firm/company. (Applicable when the application/declaration/undertaking is signed on behalf of the firm/company)

✓ ③

****Signature of Applicant (Guardian's Signature if applicant is a minor)**

Name: _____ Date: _____ Place: _____

*Where the applicant is minor, the application should be countersigned by minor's nautal guardian

Payment Purposes	
Purpose Code	Description
S0301	Business travel
S0303	Travel for pilgrimage
S0304	Travel for medical treatment
S0305	Travel for education (including fees, hoster expenses etc.)
S0306	Other travel (including holiday trips and payments for settling international credit cards transactions)
S1307	Outflows on account of migrant transfers including personal

FATCA-CRS Declaration For INDIVIDUALS* (To be filed Mandatory)

Section A: Personal Details

City Of Birth Country Of Birth Nationality

Title Mr Ms Mrs Dr. First Name Middle Name Last Name
 Name

Please Tick the applicable tax resident declaration: (Any One)

I am a tax resident of India and not resident of any other country If Tax Resident of other country then fill below

Residence Address for Tax Purpose (✓Tick against one which is applicable)

Same as the address mentioned in Application Form / provided for Bank Record

Mailing Address Permanent Address Other (Provide detailed address below)

Type of the provided address (✓ Tick against one which is applicable)

Residential Business Registered Office

If Others provide your Residence Address for Tax Purpose in detail here

															City				
State																			
Country										Pin Code									

Section B: Document submitted as proof of identify of the individual (tick against one which is applicable and provide Identification Number)

Document Type Passport Voters ID Pan Card Govt. ID Card
 Driving License Aadhar Card NREGA JOB CARD Others.....

Identification Number

Section C: TAX Residence Declaration

Country Tax Identification Number (TIN)

Identification Type (TIN or Other, please specify)

Section D: Certification, terms & conditions and instructions

Terms and Conditions: The Central Board of Direct Taxes has notified on August 7, 2015, Rules 1114F to 114H, as part of the Income Tax Rules, 1962, which Rules require Indian Financial Institutions such as the Bank to seek additional personal tax and beneficial owner information and certain certification and documentation form all our account holders. In relevant cases, Information will have to be reported to tax authorities/ appointed agencies/ withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly i.e. within 30 days If you have any question about tax residency, please contact your Tax Advisor. If you are a US citizen or resident or green Cardholder, please include United States in the foreign country information field along with your US Tax Identification Number. It is mandatory to supply a TIN or functional equivalent of the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the Form.

✓ ④

****Signature of Applicant (Guardian's Signature if applicant is a minor)**

Name: _____ Date: _____ Place: _____

FOR BRANCH OFFICE / FFMC USE ONLY

This is to certify that the remittance is not being made by/to ineligible entities and that the remittance is in conformity with the instructions issued by the Reserve Bank from time to time under the Scheme.

Travel Card Reference No. 12 digit (This reference no. is present on the welcome kit envelope)

Funded Amount Sell Rate Date

Branch/FFMC Name Branch/FFMC Code

SSC Code (Sourcing RM code) Branch & FFMC Stamp : _____

Document Checked by Employee Code: Sign & Date: _____

Document Approved by Employee Code: Sign & Date: _____

FFMC Maker Name: FFMC Checker Name: