

## 5000 Bonus<sup>^</sup> Reward Points Offer

16<sup>th</sup> December 2017 to 31<sup>st</sup> December 2017

### Offer Terms and Conditions

#### What is the Offer?

- Eligible YES FIRST Credit Cardmembers will get **5000 Bonus<sup>^</sup> Reward Points** on meeting the **net spends target** during the Offer Period
- The Offer is valid from **16<sup>th</sup> December 2017 to 31<sup>st</sup> December 2017**(Both days included)
- During the Offer Period, Cardmembers will need to achieve equal to or greater than the net spend requirement as communicated to each such YES BANK Credit Cardmember
- On meeting the net spends requirement, Cardmembers will get **5000 Bonus<sup>^</sup> Reward Points**
- The net spends requirement is personalized to each participating YES FIRST Credit Cardmember
- All transactions done on the Add-On card/s will also be considered to calculate the Cardmembers' eligibility for the Offer
- The Offer is applicable on all Retail spends, except fuel, done on the Credit Card
- Net spends will include all transactions done at Point of Sale, Online (Either Domestic or International). It will not include ATM cash withdrawal and spends on fuel
- Any disputed/void transactions shall not be considered as valid transaction for the purpose of offer calculation
- For the purpose of offer eligibility calculation, spends will be calculated net of sale reversals on the card during the offer period

#### Offer Fulfillment

- 5000 Bonus<sup>^</sup> Reward Points shall be credited to the eligible YES FIRST Credit Cardmembers' account on or before **28<sup>th</sup> February, 2018**

*<sup>^</sup>Bonus Reward Points - The Reward Points earned over and above the standard Credit Card Reward Point earn rate during the Offer Period*

## Generic Terms and Conditions

- YES BANK reserves the right to determine the eligibility of a Cardmember under the Offer during the Offer Period
- If a Cardmember ceases to be a Cardmember, at any time during the Offer Period, the Offer shall lapse and shall no more be available to such Cardmember
- YES BANK shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of the use or otherwise of any goods/ services availed of by the Cardmember/s under the Offer
- YES BANK reserves the right to disqualify/ exclude any merchant establishment or Cardmember from the Offer, if any fraudulent activity is identified as being carried out for the purpose of availing the Offer or otherwise by use of the Card
- No queries shall be entertained after 90 days from the closure date of the Offer Period. The existence of a dispute, if any, regarding the Offer shall in no event constitute a claim against YES BANK
- Participation in the Offer is entirely voluntary and it is understood, that the participation by the Cardmember/s shall be deemed to have been made on a voluntary basis
- All disputes are subject to the exclusive jurisdiction of the competent courts/tribunals of Mumbai