

Festive Privileges Offer

Offer period: 10th October 2017 to 31st October 2017

Offer terms and conditions

What is the Offer?

- Eligible YES FIRST Exclusive Credit Cardmembers can earn up to **10X Reward Points (RP) on spends** done at participating merchants (hereafter referred to as Offer merchants*) during the Offer period
- Also, on spending **INR 1,00,000 or more** during the Offer Period, YES FIRST Exclusive Credit Cardmembers can earn **2X RP** on all non-Offer merchants spends

Offer Benefit	Applicable On	Minimum Spend Criteria
10X RP	Spends done at Offer merchants	No min. spend criteria
2X RP	Spends done at non-Offer merchants	Min. spends of INR 1,00,000 including the Offer merchant spends during Offer period

* The Offer merchants for the Offer period are:

Amazon.in	MakeMyTrip	OlaCabs	Shoppers Stop	Reliance digital	LONGCHAMP
-----------	------------	---------	---------------	------------------	-----------

- The 10X and 2X RP imply that the Cardmember will earn, respectively, **10 times** and **2 times** the standard Yes FIRST Exclusive Credit Card Reward Points earn rate on eligible spends during the Offer period
- The 10X and 2X Reward Points will be inclusive of the standard Credit Card Reward Points earned during the Offer Period
- The maximum Bonus Reward Point[^] that the Cardmember can earn during the Offer Period is capped at **1,00,000 Reward Point**.

[^] Bonus Reward Points - The Reward Points earned over and above the standard Credit Card Reward Point earn rate during the Offer Period

What is the Offer validity?

- The Offer is valid from 10th October 2017 to 31st October 2017, both days included



Who is eligible for the Offer?

- Offer is applicable for all **YES FIRST Exclusive Credit Cardmembers** only and shall be valid only during the Offer Period
- Offer is applicable only on completing the transaction using **YES FIRST Exclusive Credit Card**
- The Offer is applicable only on **Retail Spends** done using **YES FIRST Exclusive Credit Card**
- The spends can be done on either the Primary or Add on Card to qualify for the Reward Points
- YES BANK reserves the right to determine the eligibility of a Cardmember under the Offer during the Offer period

Offer fulfillment

- The Bonus Reward Points shall be credited to the eligible YES FIRST Exclusive Credit Cardmembers' account by 31st December 2017

Generic Terms and Conditions

- Any disputed transactions, sale reversals or credits on the card will not be considered for the Offer
- Void Transactions shall not be considered as a valid transaction for the purpose of the Offer calculation
- 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

How does the Offer work?

(The below scenarios are for illustration purposes only, actual targets will be different for each Cardmember)

Scenario 1

- A YES FIRST Exclusive Cardmember has spent INR 20,000 on Shoppers Stop (Offer merchant) and INR 90,000 on non-Offer merchants during the Offer period
- In this case, the Cardmember has:
 - Spent at an Offer merchant – Shoppers Stop, and hence is eligible for 10X Reward Points on their spends at Shoppers Stop
 - Crossed the minimum overall spends threshold of INR 1,00,000 during the Offer period and hence is eligible for the 2X Reward Points on their non-Offer merchant spends of INR 90,000
- Under this scenario, the Cardmember will be eligible for the following RP:

Merchant	Spends (INR)	Standard RP Earn Rate	Standard RP	Offer RP Earn Rate	RP during Offer period	Bonus RP
Shoppers Stop	20,000	10 RP per INR 100	$10 \times (20,000 / 100) = 2,000$	10*10 = 100 RP per INR 100	$100 \times (20,000 / 100) = 20,000$	18,000
All other merchants	90,000	10 RP per INR 100	$10 \times (90,000 / 100) = 9,000$	2*10 = 20 RP per INR 100	$20 \times (90,000 / 100) = 18,000$	9,000
Total	1,10,000		11,000		38,000	27,000

- Therefore, the Cardmember will earn:
 - 11,000 RP at the standard earn rate for their spends during the Offer period
 - 27,000 Bonus RP at the 10X & 2X earn rate for their spends during the Offer period
 - A total of 38,000 RP for their spends during the Offer period

Scenario 2

- A YES FIRST Exclusive Cardmember has spent INR 20,000 on MakeMyTrip (Offer merchant) and another INR 50,000 on non-Offer merchants during the Offer Period
- In this case, the Cardmember has:
 - Spent at an Offer merchant – MakeMyTrip, and hence is eligible for 10X Reward Points on their spends at MakeMyTrip
 - Not- Crossed the minimum overall spends threshold of INR 1,00,000 during the offer period and hence is not eligible for the 2X Reward Points on their non-Offer merchant spends of INR 50,000
- Under this scenario, the Cardmember will be eligible for the following RP:

Merchant	Spends (INR)	Standard RP Earn Rate	Standard RP	Offer RP Earn Rate	RP during Offer period	Bonus RP
MakeMyTrip	20,000	10 RP per INR 100	$10 \times (20,000 / 100) = 2,000$	$10 \times 10 = 100$ RP per INR 100	$100 \times (20,000 / 100) = 20,000$	18,000
All other merchants	50,000	10 RP per INR 100	$10 \times (50,000 / 100) = 5,000$	$1 \times 10 = 10$ RP per INR 100	$10 \times (50,000 / 100) = 5,000$	0
Total	70,000		7,000		25,000	18,000

- Therefore, the Cardmember will earn:
 - 7,000 RP at the standard earn rate for their spends during the Offer period
 - 18,000 Bonus RP at the 10X earn rate for their spends during the Offer period
 - A total of 25,000 RP for their spends during the Offer period

Scenario 3

- A YES FIRST Exclusive Cardmember has spent INR 1,00,000 on Shoppers Stop (Offer merchant) and INR 2,00,000 on non-Offer merchants during the Offer Period
- In this case, the Cardmember has:
 - Spent at an Offer merchant – Shoppers Stop, and hence is eligible for 10X Reward Points on their spends at Shoppers Stop
 - Crossed the minimum overall spends threshold of INR 1,00,000 during the offer period and hence is eligible for the 2X Reward Points on their non-Offer merchant spends of INR 2,00,000
- Under this scenario, the Cardmember will be eligible for the following RP:

Merchant	Spends (INR)	Standard RP Earn Rate	Standard RP	Offer RP Earn Rate	RP during Offer period	Bonus RP
Shoppers Stop	1,00,000	10 RP per INR 100	$10 \times (1,00,000 / 100) = 10,000$	$10 \times 10 = 100$ RP per INR 100	$100 \times (1,00,000 / 100) = 1,00,000$	90,000
All other merchants	2,00,000	10 RP per INR 100	$10 \times (2,00,000 / 100) = 20,000$	$2 \times 10 = 20$ RP per INR 100	$20 \times (2,00,000 / 100) = 40,000$	20,000
Total	3,00,000		30,000		1,40,000	1,10,000*

*However, in this case, since the Bonus RP of 1,10,000 are exceeding the maximum cap of 1,00,000 Bonus RP, hence the Cardmember will **only earn a total of 1,00,000 Bonus RP** for their spends during the Offer period

- Therefore, the Cardmember will earn:
 - 30,000 RP at the standard earn rate for their spends during the Offer period



- 1,00,000 Bonus RP at the 10X & 2X earn rate for their spends during the Offer period
- A total of 1,30,000 RP for their spends during the Offer period