

YES Bank ELEGANCE Debit Card Cash back & Accelerated Reward Points Offer

YES Bank hereby from ___ 2021 offers Cash back and Accelerated Reward Points to the Customer holding Active ELEGANCE Debit card ("Cardholder") and having Active Savings Account with YES Bank ("Offer"):

1. **The Cardholder will receive 2% Cash back** capped at a maximum value of INR 500/- once a month for the first transaction with minimum value of INR 5000/- done at select merchant categories (MCC) which are Grocery, Apparel shopping, Health & beauty Spa, Telecom bill payments & domestic airlines .
2. **The Cardholder will receive 5X Rewards Points** on all POS and Ecom transactions @ 5 points per INR 200/- spent.

The Offer shall be subject to the below mentioned terms and conditions:-

- a) The Offer shall be applicable on the **YES Bank ELEGANCE Debit Card** which is being offered to primary account holders of YES Bank's Woman's Savings Account.
- b) The Cardholder shall meet the below eligibility to avail benefits of the Offer:-
 - i) For Cardholder having Salary Account (YCOP) - Minimum Salary of INR 15,000/- shall be credited per month;
 - ii) For Cardholder having Savings Account (Non YCOP) - Cardholder to ensure maintenance of Average Monthly Balance (AMB);
 - iii) Debit Card Fees is completely realized from the Cardholder;
 - iv) YES Bank Elegance Debit Card and the Savings Accounts mapped to the Debit Card shall be in Active status at the time of transaction or at the time of YES Bank crediting the benefits of the Offer;
 - v) There should not be any lien marked in the Savings Account of the Cardholder at the time of transaction or at the time of YES Bank crediting the benefits of the Offer.
- c) Any disputed transactions, sale reversals or credits will not be considered as an eligible transaction for availing benefits of the Offer .
- d) Cashback shall be credited to the eligible Cardholder within 90 working days from the date of transaction which is qualified under the Offer.
- e) The participation of the Cardholder in this Offer is entirely voluntary and it is understood, that the participation by the Cardholder/s shall be deemed to have been made on a voluntary basis.

- f) These Terms & Conditions shall be in addition to and not in substitution / derogation to the Terms and Conditions governing the Debit Card / Primary Terms and Conditions. All capitalized terms used but not defined herein shall have the respective meanings ascribed to it in the Terms and Conditions applicable to the Debit Card / Primary Terms and Condition
- g) Participation in this Offer shall be deemed to be acceptance of all the terms and conditions governing the Offer. YES BANK reserves the right to modify/ change all or any of the terms applicable to the Offer without assigning any reasons or without any prior intimation, whatsoever.
- h) YES BANK shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of the use of or otherwise of any goods/ services availed of by the Cardholder under the Offer.
- i) YES BANK also reserves the right to discontinue this Offer without assigning any reasons or without any prior intimation, whatsoever.
- j) This Offer is independent of and not to be combined with any other offer of YESBank.
- k) The Offer cannot be exchanged and is nontransferable and no correspondence in this regard will be entertained by YES Bank.
- l) Nothing herein shall be treated as a commitment by YES Bank to conduct further, similar or other schemes in the future.
- m) In all matters relating to the Offer and providing benefits of the Offer , the decision of YES BANK shall be final and binding in all respects.
- n) YES Bank shall have the absolute discretion to postpone the awarding of both cashback & Reward Points for a reasonable period in the event of unforeseen circumstances, including but not limited to any delay arising from system issues.
- o) All disputes arising out of or in connection with this offer shall be settled by arbitration to be held in accordance with the provisions of the Arbitration & Conciliation Act, 1996 and will be referred to a sole arbitrator to be nominated by YES BANK. The venue for arbitration shall be Mumbai and all disputes shall be subject to the exclusive jurisdiction of the courts at Mumbai.