

## YES CART OFFER on YES BANK Credit Cards

Offer Validity: 1<sup>st</sup> Aug- 31<sup>st</sup> Aug 2020

### What is the offer?

- Eligible YES BANK Credit Cardmembers holding one of the below Credit Cards can earn 10X Reward Points on spends done through YES CART on **Partner Merchants**<sup>1</sup> listed below and on domestic and international flight ticket bookings done through YES CART during the Offer Period. Maximum **Bonus Reward Points**<sup>2</sup> that can be earned in a calendar month is 10,000 Reward Points.
  - YES FIRST Exclusive
  - YES FIRST Preferred
  - YES Premia
- Eligible YES BANK Credit Cardmembers holding **Yes Private Credit Card** can earn 10X Reward Points on spends done through YES CART on **Partner Merchants**<sup>1</sup> listed below and on domestic and international flight ticket bookings done through YES CART during the Offer Period. Maximum **Bonus Reward Points**<sup>2</sup> that can be earned in a calendar month is 2,500 Reward Points.

<sup>1</sup>Offer is applicable on the below **Partner Merchants** on YES CART:

<b>Amazon</b>	<b>Flipkart</b>	<b>Myntra</b>	<b>Tata Cliq</b>
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Travel partners on YES CART are: Cleartrip, Yatra, Unimoni

<sup>2</sup>**Bonus Reward Points** - The Reward Points earned over and above the standard Credit Card Reward Point earn rate as applicable to respective YES BANK Credit Card variant.

**Maximum Bonus Reward Points that can be earned through YES CART is inclusive of offer on all categories (Shop/Flights/Grocery).**

### YES CART Offer Fulfillment

Bonus Reward Points/Cashback shall be credited to the eligible YES BANK Credit Cardmembers' account within 90 working days from the offer end date.

### Who is eligible for the Offer?

- The 10X Offer is applicable for the below YES BANK Credit Cardmembers and shall be valid only during the Offer Period.
  - o Yes Private
  - o YES FIRST Exclusive
  - o YES FIRST Preferred
  - o YES Premia
  
- Bonus Reward Points<sup>2</sup> under the Offer will be calculated at a YES BANK Credit Card account level.
  
- All add-on Credit Cards issued along with a primary YES BANK Credit Card will constitute a single YES BANK Credit Card Account.
  
- The 10X Reward Points Offer implies that the Cardmember(s) will earn 10 times the standard YES BANK Credit Card Reward Points earn rate as applicable to respective YES BANK Credit Card variant.
  
- The 10X Reward Points will be inclusive of the standard Credit Card Reward Points earned as applicable to respective YES BANK Credit Card variant.

### **Important Note**

- The YES CART Offer cannot be clubbed with any other offer being run on YES BANK Credit Cards at any of the Partner Merchants during the Offer Period.
- In case a Cardmember avails of any other YES BANK Credit Card offer at any of the Partner Merchants during the Offer Period, then those particular transactions will not be eligible for the YES CART Offer.

### **Terms and Conditions**

1. To avail the benefits of the Offers displayed on the YES CART platform, any purchase of a Product/Service will have to be made through the same YES BANK Credit Card as entered at the time of redirection from YES CART to Partner Merchants' website/app.
2. Post redirection to the website/app of the Partner Merchant, transaction on the Partner Merchant's website/app should be completed without closing the window or visiting any other website/app. For transacting on the said website/app, their terms and conditions shall apply.

3. Wallet recharges done on the Partner Merchant's website/app post redirection from YES CART will not be eligible for this Offer.
4. The entire payment for purchase should be done using YES BANK card only. In case of partial or full payment through Partner Merchant's wallet, the transaction will not be eligible for the Offer.
5. The Offer is not applicable on products already present in shopping cart on Partner Merchant's website/app. It is applicable only on products that are added in the shopping cart or purchased directly after being redirected from YES CART website.
6. The below transactions would not be eligible for the YES CART offer:
  - a) Purchase of jewelry/gold coins or its equivalents
  - b) Purchase of prepaid cards/gift cards or its equivalents
  - c) Wallet recharges
  - d) Bill payments
  - e) Flight ticket bookings on e-com merchants
  - f) EMI transactions on YES BANK Credit Cards will not be eligible under this offer
7. No benefits (Reward Points/Cashback) would be provided in case of product returns, cancelled transactions or fraudulent transactions.
8. YES BANK does not warranty the quality of goods or services purchased using the Card and all such disputes will have to be settled directly with the Partner Merchant without any reference to YES BANK. 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 under the Offer.
9. This is a non-encashable, not extendable and non-negotiable Offer.
10. YES BANK does not commit herein to run further, similar or other offers.
11. Terms and conditions of offers on YES CART would be applicable in addition to the terms and conditions in the Cardmember Agreement.
12. Delinquent accounts will not be eligible for receipt of the Offer.
13. YES BANK reserves the right to modify the terms and conditions applicable to the Offer without assigning any reasons and without prior notice.
14. YES BANK also reserves the right to modify/cancel/withdraw the Offer at any time during the Offer Period and such decision of YES BANK shall be final in this regard.

15. In case of all matters relating to the Offer including any dispute or discrepancy on the eligibility, decision of YES BANK shall be final.
16. If a Cardmember ceases to be a Cardmember, at any time during the Offer Period, the YES CART Offer shall lapse and shall no more be available to such Cardmember.
17. Any participation of YES BANK Cardmembers on YES CART is voluntary.
18. All disputes are subject Indian Laws and to the exclusive jurisdiction of the competent courts/tribunals of Mumbai.

### **Other Terms and Conditions on Flight Bookings**

- The entire payment for booking should be done using eligible YES BANK Credit Card only.
- In case of full/partial cancellation, the offer stands void and customer will not be eligible for the offer. The Cardholder shall not be entitled to the bonus Reward Points in the event of cancellation of booking.
- If the Cardholder doesn't receive the bonus Reward Points, he/she can claim for the same within 3 months from the booking date. In the event the Cardholder fails to do so, he/she will not be eligible for any discount.
- This is a non-encashable, not extendable and non-negotiable Offer.
- YES BANK does not commit herein to run further, similar or other offers.
- Terms and conditions of offers on YES CART would be applicable in addition to the terms and conditions in the Cardmember Agreement.
- Delinquent accounts will not be eligible for receipt of the Offer.
- YES BANK reserves the right to modify the terms and conditions applicable to the Offer without assigning any reasons and without prior notice.
- YES BANK also reserves the right to modify/cancel/withdraw the Offer at any time during the Offer Period and such decision of YES BANK shall be final in this regard.
- In case of all matters relating to the Offer including any dispute or discrepancy on the eligibility, decision of YES BANK shall be final.
- If a Cardmember ceases to be a Cardmember, at any time during the Offer Period, the YES CART Offer shall lapse and shall no more be available to such Cardmember.
- Any participation of YES BANK Cardmembers on YES CART is voluntary.
- All disputes are subject Indian Laws and to the exclusive jurisdiction of the competent courts/tribunals of Mumbai.

- All charges (cancellation and amendment charges, taxes and surcharges) shall be applicable as per the policy of the Airlines and are subject to change without notice and must be borne by the customer.
- Please note that YES BANK/YES CART will not be responsible for the change in the cancellation/modification charges and/or other rules and conditions revised by respective airlines.
- Travelling on a particular itinerary is subject to Airline terms and conditions.
- YES BANK/YES CART is not responsible for any cancellations that occur at the Airlines' end.
- All bookings, modifications, cancellations and refunds are subject to Partner/Airline terms and conditions.
- A valid photo identity card (Passport, Voter ID Card, PAN Card, Driving License) is a must have at the time of check-in, without which the airline may deny you a seat on the flight.
- YES BANK is acting merely as a facilitator and the services and/or goods purchased on YES CART are provided by our partners/merchants. YES BANK is not responsible for any fees, charges and/or taxes levied by the partners/merchants.

**Cancellation and Modification charges applicable on Air Tickets:**

- For all flight modifications and ticket cancellations, the modification and cancellation charges are applied per sector per passenger. Please note that these charges are subject to change by the Airline and its service provider, at its sole discretion. Please note that convenience fee charged on your ticket is non-refundable during cancellation.
- Every booking made on YES CART is subject to cancellation charges levied by the airline, which may vary by flight and booking class and from airline to airline. Over and above the airline charges, cancellation charges applicable per passenger per flight are as below:
  - For Cleartrip: INR 300+GST
  - For Yatra: INR 100+GST
  - For Unimoni: INR 100+GST
- If you are contacting the airlines directly for Cancellation you are still liable to call the YES CART customer support to process your refund. Please inform the customer support team within 24 hours from the time of cancellation.

**Rescheduling charges applicable per passenger per flight in this case (over and above airline amendment charges) are as below:**

- For Cleartrip: INR 300+GST
- For Yatra: INR 120+GST

- For Unimoni: INR 100+GST
- If you are contacting the airlines directly with regards to the modification you are liable to pay the additional price difference directly to the airlines and YES CART/Bank is not liable for modification/changes done to your order or online updates of the order in your account.
- Amendment/Change fee of the airline is non-refundable in case of cancellation post amendment.