

## YES BANK MULTI CURRENCY TRAVEL CARD

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.

You can use your Multi Currency Travel Card at over 31.5 million merchants and over 1.9 million ATMs worldwide, wherever MasterCard is accepted. 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"> <li>✓ One Card, multiple currencies</li> <li>✓ 24x7 access to your funds</li> <li>✓ Online account management</li> <li>✓ Longer validity</li> <li>✓ Toll-free international numbers</li> </ul>	<ul style="list-style-type: none"> <li>✓ Chip based Card for higher security</li> <li>✓ Real time Email and SMS alerts</li> <li>✓ Insurance coverage on Card</li> <li>✓ Temporary Card lock feature</li> </ul>

### EASE OF USAGE:

- ✓ Shop at any of the Merchant outlet (shops, restaurants, hotels, grocery stores etc.) accepting MasterCard just by swiping your card
- ✓ Make online purchases at any international merchant website secured with MasterCard Secure
- ✓ Withdraw cash from any MasterCard enabled ATM worldwide

### 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. **INSURANCE BENEFIT:** From the time of issuance and loading of the Card, you are auto enrolled for a maximum cover up to INR 3 Lakh in the event of any type of unauthorized transaction or Lost/Stolen/Counterfeit Cards
5. **SMS ALERT FACILITY ON INDIAN MOBILE NUMBER:** Real time SMS 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
6. **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.**

7. **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.







- |                              |                                   |                         |                |                                |
|------------------------------|-----------------------------------|-------------------------|----------------|--------------------------------|
| (1) Father (incl stepfather) | (2) Mother (including stepmother) | (3) Son (Incl stepson)  | (4) Son's wife | (5) Brother (incl stepbrother) |
| (6) Sister (incl stepsister) | (7) Daughter                      | (8) Daughter's husband" |                |                                |

**Debit Authorization:**

I/ We authorise YES BANK to debit my/ our account number \_\_\_\_\_ and effect the Multi Currency Travel Card Funding, as detailed above, alongwith your applicable charges & taxes.

✓

**Signature of the Multi Currency Travel Card Holder (To be signed by Natural Guardian/Parent in case of Minor Applicant)**

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Place: \_\_\_\_\_

I hereby accept the below mentioned terms and conditions:

**Declaration:**

1. I hereby apply for the issue of a YES BANK Multi Currency Travel Card to me and declare that the information included in the application is true and correct and that I am eligible to apply for an internationally valid Card. If this application is accepted, I will be bound by the Terms and Conditions governing the YES BANK Multi Currency Travel Card, as may be in force from time to time and use of the Card shall be deemed to be acceptance of those Terms and Conditions. 2. I authorize YES BANK and / or its associates to verify any information or otherwise at my office / residence or to contact me, my employer / banker / credit bureau / RBI or any other source to obtain or provide any information that may be required for maintaining any account in good standing. 3. I understand and acknowledge that local laws and Reserve Bank of India rules and regulations lay down norms and limits for the purchase and use of foreign exchange. 4. I undertake that the usage of the YES BANK Multi Currency Travel Card by me will be in accordance with the Exchange Control Regulations of the Reserve Bank of India and the applicable laws in-force from time to time, in particular and without limitation, to the Foreign Exchange Management Act, 1999. In the event of any failure on my part to do so, in the event of any information supplied by me being incorrect or inaccurate, I agree that I will be solely liable for any / all penalties and / or action under local laws and / or regulations as may be in force, governing the purchase and use of the YES BANK Multi Currency Travel Card. 5. I agree and acknowledge that YES BANK will act on requests made by any persons for reload of the YES BANK Multi Currency Travel Card issued to me. 6. In case of YES BANK Multi Currency Travel Card issued to me at the requests of my employer, I hereby authorize YES BANK to act on the requests made by my employer for reload, cancellation and refund of the YES BANK Multi Currency Travel Card. 7. I understand and take responsibility to surrender any unutilized balances of value greater than \$ 2,000 (or equivalent) on the Card within 180 days from completion of my travel as per the FEMA guidelines.8. I understand that there can be scenarios when a Multi Currency Travel Card can get over-utilized, resulting in the Bank paying on behalf of the Cardholder, and the Card getting into a negative balance. I understand and take responsibility to make good this negative Card balance to the bank, as the Bank has paid this sum for the goods/services utilized by me. I also accept that the bank reserves the right to regularize negative Card balance by debiting my account or any other Prepaid Card held with the bank without giving any prior notice.9. I acknowledge that I carry the risks of reloading a wrong Card number by communicating a wrong Card number to the Bank. I understand that the Bank cannot be held responsible for the same.10. I agree and acknowledge that the fees are non-refundable.11. I understand that ATMs / EDC terminals are machines and errors could occur while in operation. I agree to indemnify the Bank for any such machine / mechanical errors / failures.12. I understand that the Alert facility offered by YES BANK Limited ("the Bank") will enable me to receive customized Alert messages through the Short Messaging Service ("SMS") over my mobile phone, as chosen by me, with respect to events and transactions on my Card.13. I have read and understood the Terms and Conditions relating to the Alerts service being offered by the Bank. If this Application Form is accepted I shall be bound by the said Terms and Conditions as in force, and as may be amended by the Bank and use of Alert facility will be deemed to be acceptance of those Terms and Conditions.14. I certify that the details furnished in this Application Form are correct and I give my consent to receive such information under this Alert Facility. I shall advise the Bank immediately in the agreed manner as acceptable to the Bank, in case of any change in any of the above details & information given in this Registration Form.15. I agree to provide any further information and necessary documentation or any additional KYC required and demanded by the Bank, from time to time with respect to the regulatory and statutory guidelines.16. I acknowledge having received a sealed YES BANK Multi Currency Travel Card kit.17. I hereby agree that the YES BANK Multi Currency Travel Card will not be funded by the bank in the event there is any breach of the limits as prescribed under FEMA, and as applicable to me or if there is any discrepancy/breach of the KYC requirements and I shall not hold the Bank liable for non-funding due to the reasons mentioned aforesaid."

**Declaration for Purchase of Foreign Exchange under Liberalised Remittance (LRS) Scheme of \$ 250,000**

Details of remittances made/ transactions effected under the scheme in the current financial year April 20 \_\_\_\_\_ to March 20 \_\_\_\_\_

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

Sr. No.	Weather under LRS (YES/NO)	Purpose Code (Please refer list as annexed)	Description

\*Please add annexures in case of multiple records

**I, declare that-** 1) I, hereby declare that the total amount of foreign exchange purchased from or remitted through all sources in India during the financial year, is within the overall limit of USD 250,000/- (US Dollar Two hundred and Fifty Thousand only), which is the limit prescribed by the Reserve Bank of India for the purpose and certify that the sources of funds for making the said remittance belong to me and the foreign exchange will not be used for prohibited purposes. 2) Foreign exchange purchased from you is for the purpose indicated in the form.

**Declaration under Liberalised Remittance Scheme for Resident Individuals:**

**I hereby declare that-** 1. I am a person resident in India. I am not a non-residing Foreign National / NRI / PIO / OCI. 2. I shall be responsible and liable for any incorrect detail provided by me 3. I shall also hereby agree and undertake to give such information / documents as will reasonably satisfy you about this transaction in terms of the above declaration. 4. I have not availed any loan / credit / borrowings for remitting under Liberalised Remittance Scheme for Capital Account transactions

5. 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. 6. 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 exchanges / overseas counterparty are not allowed under the Scheme. 7. The remittance is not being sent directly or indirectly to Bhutan and Nepal or 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. 8. The remittance is not being sent directly or indirectly to those individuals and entities identified as posing significant risk of committing acts of terrorism as advised separately by the RBI to the banks. 9. The remittance is not being sent for purchase of FCCBs issued by Indian companies in the overseas secondary market. 10. The remittance is not being sent for trading in foreign exchange abroad.

**Declaration-cum-undertaking under Sec 10(5), Chapter III of FEMA 1999, is enclosed as under:** 1. I 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 also understand that if I 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, report the matter to RBI. 3. I also hereby agree and undertake to give such information / documents as will reasonably satisfy you about this transaction, in terms of the above declaration.

Yours faithfully,

✓

(Authorised Signatory /\* Natural Guardian of the Applicant in case of minor applicant)

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Place: \_\_\_\_\_

Purpose Code	Purpose Code Description
S0301	Business Travel
S0303	Travel for Pilgrimage
S0304	Travel for Medical treatment
S0305	Travel for Education (including fees, hostel expenses etc.)
S0306	Other Travel (including holiday trips and payments for settling international credit cards transactions)
S1107	Education (e.g. fees for correspondence courses abroad)
S1301	Remittance for family maintenance and savings
S1307	Outflows on account of migrant transfers including personal effects

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

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.

✓

\*\*Signature / Thumb Impression of Applicant (Guardian's Signature if applicant is a minor)

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.

\*\*\* Witness signatures are required only for cases where the customer is providing thumb impression.

\*\*\*\* In case the customer does not opt for nomination this declaration needs to be mandatorily obtained.



**For Referral Agent's Use Only**

Referral Agent Name:

Referral Code:  Date:

Signature \_\_\_\_\_ Stamp \_\_\_\_\_

**FOR BRANCH/OFFICE 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 Number:

Travel Card UWKRN Number:  (This reference no. is present on the welcome kit envelope)

Funded Amount:  Cash Sell Rate:  Date:

Branch Name:  Branch Code:  Charge Code:

SSC Code (Sourcing RM code):

Document Checked by:  Employee Code:  Sign & Date: \_\_\_\_\_

Document Approved by:  Employee Code:  Sign & Date: \_\_\_\_\_

**FOR NOC / OFFICE USE**

Document Checked by ..... Employee Code:

Sign & Date .....