



## Earn twice the Reward Points on Grocery with your YES BANK Debit & Credit Cards (28<sup>th</sup> April to 31<sup>st</sup> May 2020)

### Offer

- Under the Offer, eligible YES BANK Debit & Credit Cardmembers can earn 2X Reward Points (RP) on **Net Grocery Spends\*\*** made on their eligible YES BANK Debit/Credit Card during the Offer Period.
- The 2X Reward Points imply that the Cardmember will earn 2 times the standard YES BANK Debit/ Credit Card Reward Points earn rate on eligible spends during the Offer period
- The 2X Reward Points will be inclusive of the standard Debit/ Credit Card Reward Points earned during the Offer Period
- **Offer is valid only on Grocery Spends done on Merchant Category Codes (MCC) as defined by MasterCard under Grocery Stores & Supermarkets (MCC: 5411) and Department Stores (MCC: 5311) categories. Not valid on EMI on Call & Instant EMI transactions**

*\*\*Net Grocery Spends will include all grocery spends done at Point of Sale, Online (Either Domestic or International) with YES BANK Debit & Credit Cards. It will be calculated net of any disputed transaction, sales reversals or credits on the Debit/ Credit Card during the offer period.*

### Offer Period

- The Offer is valid from **28<sup>th</sup> April 2020 to 31<sup>st</sup> May 2020** (Both days included)

### Eligibility

- Offer is applicable for select YES BANK Debit & Credit Cardmembers only and shall be valid only during the Offer Period
- YES BANK reserves the right to determine the eligibility of a Cardmember under the Offer during the Offer period
- **Grocery Spends** done by Add on Credit Cardmembers will also be considered while determining the eligible cardmembers
- **Grocery Spends** will include all transactions done at Point of Sale, Online (Either Domestic or International).

### Offer fulfillment

- Bonus Reward Points shall be credited to the eligible YES BANK Debit/ Credit Cardmembers' account by **31<sup>th</sup> July, 2020**
- Maximum **Bonus Reward Points\*\*\*** that can be earned during the Offer Period is:
  - **5,000 Reward Points on each Debit Card Account**
  - **5,000 Reward Points on each Credit Card Account**
- Bonus Reward Points\*\*\* will be calculated at a YES BANK Debit/Credit Card account level. All Add On Cards will constitute one YES BANK Debit/Credit Card account

*\*\*\*Bonus Reward Points – The Reward Points earned over and above the standard Debit/ Credit Card Reward Point earn rate during the Offer Period*



## Generic Terms & Conditions

- For eligibility calculation, Grocery spends/transactions will be calculated net of any disputed transaction, sales reversals or credits on the Debit/ Credit Card during the offer period.
- 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
- Benefits under the offer are non-transferable and cannot be substituted for equivalent cash value under any circumstances
- The eligibility of the customer for the offer shall be decided at sole discretion of the YES BANK
- 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
- The 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
- The Offer is not available, wherever prohibited and / or on merchandise / products / services for which such Offer cannot be Offered for any reason whatsoever
- These Terms & Conditions shall be in addition to and not in substitution / derogation to the Terms and Conditions governing the Facility / 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 Facility / Primary Terms and Condition
- 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. YES BANK also reserves the right to discontinue the Offer without assigning any reasons or without any prior intimation, whatsoever. The Offer shall not be available wherever it is prohibited under law and / or cannot be offered for any reasons, whatsoever.
- Any tax or other liabilities or charges payable to the government or any other statutory /authority/body, which may arise or accrue to the customer on account of utilizing or availing Offer, shall be at the sole liability and responsibility of the customer. Tax deducted at source, if any, on the monetary value of the Offer voucher shall be directly payable by the customer.
- YES BANK reserves the right to disqualify/ exclude any transaction or Cardmember from the Offer, if the customer is suspected of gaming of the system.
- Any tax or other liabilities or charges payable to the government or any other statutory /authority/body, which may arise or accrue to the customer on account of utilizing or availing Offer, shall be at the sole liability and responsibility of the customer. Tax deducted at source, if any, on the monetary value of the Offer voucher shall be directly payable by the customer