



**Value Chart for YES FIRST Business**

	<b>Assumptions/Requirements, as applicable</b>	<b>Annual Reward Points</b>	<b>Annual Benefit Value (INR)</b>
<b>Complimentary Priority Pass Membership worth US \$99 each</b>	Complimentary Priority Pass for Primary Cardmember		6,930
<b>Complimentary Priority Pass - Airport Lounge Access</b>	Total 6 complimentary visits in 12 months for Primary Cardmember, Visit cost @US \$27+GST		13,381
<b>Total LifeStyle Benefits</b>			<b>20,311</b>
<b>Monthly Spends</b>	(Monthly spends= INR 50,000; 10% fuel spends; 20% bonus category spends)		
<b>RP earned on retail spends (4 RP per INR 100)</b>	Monthly spends = INR 35,000	16,800	4,200
<b>RP earned on Bonus category (8 RP per INR 100)</b>	Monthly spends = INR 10,000	9,600	2,400
<b>Savings on Fuel Surcharge@1%</b>	Monthly spends = INR 5,000		600
<b>Set up of 2 SI for YES PayNow</b>	Average two Standing Instruction setup	2,000	500
<b>Annual Reward Points</b>	On achieving INR 12 Lacs retail spends in one anniversary year	20,000	5,000
<b>Total Spends &amp; RP Benefits</b>			<b>12,700</b>
<b>Total Value Proposition on YES FIRST Business Credit Card</b>			<b>33,011</b>
<b>Additionally , get Green Fee waiver on Golf rounds in select golf courses in India under MasterCard World Golf Program, TnC apply</b>			
<i>1 Reward Point = Rs.0.25</i>			
<i>Please note, that the above table &amp; data is for illustration purposes only and YES BANK shall, in no way be held responsible/liable to provide the benefits stated therein and/or in relation thereto. Actual benefit(s) will differ for every Cardmember depending on their spend pattern/ card usage.</i>			