

Before you use the enclosed YES BANK VISA Multi Currency Travel Card (VISA MCTC), please read the Terms and Conditions meticulously. The following terms and conditions ("**Terms and Conditions**") apply to the Cardholder and usage of the YES BANK VISA Multi Currency Travel Card. If you use the YES BANK VISA Multi Currency Travel Card, you will be deemed to have accepted these Terms and Conditions and they will govern your use of the YES BANK VISA Multi Currency Travel Card.

1. DEFINITIONS

- 1.1 In these Terms and Conditions, the following words have the meanings set out hereunder, unless the context indicates otherwise:
- a. "**ATM**" means an automatic teller machine/ terminal/ cash dispenser or like installed outside displaying VISA logos for effecting cash withdrawals, at which, inter alia, the YES BANK VISA Multi Currency Travel Card may be used for the purpose of withdrawing Travel Card Balance.
 - b. "**Auto Wallet Transfer**" – means where a Currency Wallet has insufficient funds, funds will be automatically transferred from another Currency Wallet(s) to allow the transaction to be completed. Auto Wallet Transfers will be completed at the Conversion Rate.
 - c. "**Bank**" means YES BANK Limited.
 - d. "**YES BANK VISA Multi Currency Travel Card**" means Card issued to the Cardholder.
 - e. "**Cardholder**" "**you**" and "**your**" means person to whom the YES BANK VISA Multi Currency Travel Card has been issued and who is authorized to use the YES BANK VISA Multi Currency Travel Card.
 - f. "**Card Account**" means the pre-paid account associated with the YES BANK VISA Multi Currency Travel Card(s) carrying the Cardholder's name and, loaded with one more currency wallets that have access to prepaid payment functions and available balance. An Account may hold multiple currency wallets which must include US Dollar.
 - g. "**Cash Advance/Cash@POS**" means a service which allows Cardholders to withdraw/avail cash over the counter at a bank or other financial institute, up to a prescribed limit. Such transactions incur higher fee on the amount being withdrew/availed (Customer can refer schedule of charges for more details)
 - h. "**Cash Disbursement**" means a service through which Card holders can swipe their card on Point-of-Sale (POS) terminals provided by financial institutions or Bank Branch Terminal. Such transactions incur higher fee on the amount being swiped for transferring funds. (Customer can refer schedule of charges for more details)
 - i. "**Conversion Rate**" means the foreign currency exchange rate applicable to inter wallet transfers from within a range of Supported Currency exchange rates available prevailing at the time of processing of the Transaction.
 - j. "Customer Care Center" shall means the contact center of the Bank.
 - k. "**Currency Wallet**" means the portion of the Account that holds the total of each of the Supported Currencies which are loaded onto the Account. Whenever a Currency Wallet has insufficient balance, funds will be automatically transferred from another Currency Wallet (s) at the Conversion Rate to allow the transaction to be completed. The transactions or fees are applied to the Account in the currency order defined by the Cardholder when more than one Currency Wallet is loaded on the Account.
 - l. "**Currency Auth Order**" – means, when you have more than one Currency Wallet loaded on your Card Account, the order that the transactions or fees may be applied to your Card Account. Currency Auth Order will be defined by Bank and in case of any change in the order Bank may send notification to Cardholders. Current "Currency Auth Order" for your YES BANK VISA Multi Currency Travel Card is as follows: USD, GBP, EUR, CAD, AUD, SGD, AED, JPY, SAR and THB.
 - m. "**EDC**" terminal means the Point Of Sale machine capable of handling card transaction i.e. Electronic Draft Capture (EDC) terminal, printers, other peripherals and accessories, including

PIN (defined hereunder) pads and necessary software to run the devices and which processes the transaction at the merchant

- n. **“International Transactions”** means to the Transactions done by the Cardholder using his YES BANK VISA Multi Currency Travel Card outside India, Nepal, and Bhutan.
- o. **“INR Wallet/Card”** means wallet/card in Indian Rupee denomination
- p. **“Load”** shall mean loading of the funds on Card Account/ Card in India.
- q. **“Limit”** means the limit as applicable on the Card as per the rules and regulations of RBI / internal policies of the Bank as amended from time to time.
- r. **“Merchant”** means any person who owns or manages or operates a Merchant Establishment.
- s. **“Merchant Establishment”** means establishments wherever located which honors a VISA and shall include among others, stores, shops, restaurants, hotels, airlines advertised as honoring VISA card.
- t. **“Personal Identification Number”** (PIN) means the PIN as provided to the Cardholder by Bank, for use with and in relation to the YES BANK VISA Multi Currency Travel Card in terms hereof.
- u. **“POS Terminal”** means point of sale electronic terminals at Merchant Establishments
- v. **“RBI”** means Reserve Bank of India.
- w. **“Reload”** or **“reload”** shall mean loading of funds on an existing Card Account/ Card **“Refund”** means refund of unspent Travel Card Balance basis a request from the Cardholder. This also includes conversion of Travel Card Balance in foreign currency to Indian Rupee wallet.
- x. **“Refund from INR Wallet”** means refund of unspent Travel Card Balance in Indian Rupee Wallet basis a request from the Cardholder to bank account.
- y. **“Shared ATM Network”** means ATMs which may not be owned by Bank but which honour Cards issued by Bank.
- z. **“Supported Currency”** means USD, GBP, EUR, CAD, AUD, SGD, AED, JPY, SAR and THB and other such foreign currencies as notified by Bank from time to time.
- aa. **“Travel Card Balance”** means the amount of foreign currency purchased and loaded onto the YES BANK VISA Multi Currency Travel Card in respect of which the YES BANK VISA Multi Currency Travel Card has been issued and any additional currency that may subsequently be purchased by the Cardholder and loaded onto the YES BANK VISA Multi Currency Travel Card (not including any sales commission or fees paid to the Bank), less any amounts debited from the YES BANK VISA Multi Currency Travel Card pursuant to any charges and/or fee and these Terms and Conditions.
- ab. **“Transaction”** means cash withdrawals from any ATM outside India, Nepal and Bhutan and/or any purchase made at any Merchant Establishment or online e-commerce website through the use of the YES BANK VISA Multi Currency Travel Card.
- ac. **“VISA ATM Network”** means ATM's wherever located displaying the VISA symbol and which honor the VISA card.
- ad. **“VISA”** means VISA International Inc.
- ae **“VISA Conversion Rate”** – means the exchange rate selected by VISA from within a range of wholesale exchange rates available or, if applicable, the government mandated rate relevant to the country of the Unsupported Currency being transacted. In either case the exchange rate will be selected on the date that VISA processes your foreign currency transaction (and not necessarily the date that you enter into the foreign currency transaction).

Clause headings are inserted for convenience of reference only and shall not affect the interpretation of these Terms and Conditions. Words importing the plural shall except where the context otherwise requires, include the singular and vice versa; references to the masculine gender shall include the feminine or neuter genders and vice versa; and references to persons shall be construed as references to an individual, firm, company, body corporate, statutory board, government body, incorporated body of persons, association or trust as the context may require.

2. CONDITIONS OF THE ISSUE OF THE YES BANK VISA MULTI CURRENCY TRAVEL CARD

- a. Any Indian Resident, Diplomat or possessing any other status as specified and defined by RBI guidelines from time to time (the “**Applicant**”) may apply for purchase of the YES BANK VISA Multi Currency Travel Card through branches of YES BANK or Bank authorised money changers.
- b. The issuance and use of the YES BANK VISA Multi Currency Travel Card is subject to compliance by the Applicant of the provisions of applicable laws including but not limited to (**Foreign Exchange Management Act, 1999**), rules, regulations and directions as issued by the Reserve Bank of India and/or other appropriate authority under any law in force as amended from time to time. The YES BANK VISA Multi Currency Travel Card cannot be used for making payment towards foreign currency transaction in India, Nepal, Bhutan and in countries as per UN Sanctioned List as amended time to time.
- c. The YES BANK VISA Multi Currency Travel Card may be used, as per the Limit by the Cardholders going abroad for personal or business expenses, provided the total exchange drawn during the trip abroad does not exceed the Limit. Import of goods so purchased abroad into India, would be governed by the baggage rules/EXIM policy in force. The YES BANK VISA Multi Currency Travel Card cannot be used for effecting remittances for which the release of exchange is not permissible under the extant regulations as amended from time to time.
- d. The Applicant for the YES BANK VISA Multi Currency Travel Card will be required to complete and submit a duly signed application form as required by Bank and further to submit all such supporting documents and additional information as may be required by the Bank from time to time.
- e. The validity period of the YES BANK VISA Multi Currency Travel Card shall be as displayed on the Card. The Card cannot be used beyond the validity period. Prior to expiration, the Cardholder can ask the Bank to close the Card Account at any time. The YES BANK VISA Multi Currency Travel Card (s) cannot be used for any Transaction after the expiry date.
- f. Subject to all the conditions specified by the Bank being satisfied, the YES BANK VISA Multi Currency Travel Card shall be issued as prescribed by the Bank to the Cardholder.
- g. No individual should obtain or possess multiple live YES BANK VISA Multi Currency Travel Cards.
- h. Upon receiving the YES BANK VISA Multi Currency Travel Card, the Cardholder shall sign on the reverse of the YES BANK VISA Multi Currency Travel Card.
- i. The Cardholder shall at all-time ensure that the YES BANK VISA Multi Currency Travel Card is kept at a safe place. The Cardholder shall under no circumstances whatsoever allow the YES BANK VISA Multi Currency Travel Card to be used by any other individual.
- j. Upon issuance of the YES BANK VISA Multi Currency Travel Card, the Cardholder is deemed to accept and agree to these Terms and Conditions and any modifications thereto. The Bank reserves the right to revise policies, features and benefits offered on the YES BANK VISA Multi Currency Travel Card, alter these Terms and Conditions from time to time and may notify the Cardholder of any such alterations in any manner it thinks is suitable.
- k. The YES BANK VISA Multi Currency Travel Card is and shall be at all times the absolute property of Bank and the Bank reserves right to deactivate / cancel the Card... The YES BANK VISA Multi Currency Travel Card is not transferable or non-assignable to any other person by the Cardholder under any circumstances.
- l. The Cardholder, hereby agrees and acknowledges that, any or all the instructions or communications given to the Bank directly or indirectly, via telephone, mobile phone, facsimile, untested telexes and faxes, telegraph, cable, e-mail or any other form of electronic communication, for any purpose related to the YES BANK VISA Multi Currency Travel Card, funds, statement, etc. involves inherent risks and at times the said instructions or communication may not be clear, complete, visible, readable and as such Cardholder hereby agrees and confirms that the Bank shall not be held liable for and shall be indemnified from, any losses or damages including legal fees arising upon acting on, or failure to act on such instructions or communications, wholly or in part in accordance with the said instructions or communications so received.

3. USE OF THE YES BANK VISA MULTI CURRENCY TRAVEL CARD

- a. The YES BANK VISA Multi Currency Travel Card may be used to access Travel Card Balance at any ATM which accepts the Card except in India, Nepal and Bhutan subject to the condition that Bank and Shared ATM Network, as applicable, Bank reserve the right at any time to refuse to permit the use of the YES BANK VISA Multi Currency Travel Card at any ATM for any reason whatsoever. The Cardholder hereby agrees and undertake not to use the Card in, Nepal and Bhutan.
- b. Card is not allowed to be used in UN Sanctioned countries such as Afghanistan, Central African Republic, Democratic Republic of the Congo, Democratic People's Republic of Korea, Guinea-Bissau, Iran, ISIL and Al-Qaida, Libya, Mali, Somalia, South Sudan, Sudan, Belarus, Burma, Yemen etc. as amended from time to time. The Cardholder hereby agrees and undertake not to use the Card in such UN Sanctioned countries.
- c. The Cardholder may also use the YES BANK VISA Multi Currency Travel Card to pay for charges incurred at any Merchant Establishment through POS terminals subject to the condition that the Bank and Merchant Establishments reserve the right at any time to refuse to permit the use of the YES BANK VISA Multi Currency Travel Card at any Merchant Establishment for any reason whatsoever provided however that this facility shall not be used or availed in, Nepal, Bhutan and UN Sanctioned Countries.
- d. The YES BANK VISA Multi Currency Travel Card is acceptable at any institution belonging to the VISA network abroad. The Bank will not accept responsibility for any dealings the Cardholder may have with the other institutions including but not limited to any such services.
- e. The amount of each Transaction shall be debited from the YES BANK VISA Multi Currency Travel Card immediately.
- f. In the event there are insufficient Travel Card Balance stored in the YES BANK VISA Multi Currency Travel Card to honour a requested transaction, the transaction will be declined.
- g. For a Refund of the Travel Card Balance, the Cardholder have the option of either retaining the Card until expiry of Card for future usage or destroy the card by cutting it into 4 pieces across Chip and Magnetic Strip. The Refund shall be made in Indian rupees (INR) only after deduction of charges as applicable from time to time (except for Refunds which are made to the Company where the Cards were funded debiting foreign currency denominated account, e.g. EEFC or RFC of the Company). If the Travel Card was funded by debiting the company's account then the Refund proceedings will also be credited back to the respective company's account only. However as per company's instructions Travel Card Balance can be credited to Cardholder's own bank account and in such scenarios the Refund will be in INR only.
- h. The Refund from INR Wallet will be credited to Cardholder's own bank account in Indian Rupees only basis Cardholder's request.
- i. The Cardholder undertakes and agrees not to use the YES BANK VISA Multi Currency Travel Card for making payment for any illegal purchases i.e. purchase of items/services not permitted by RBI as per the relevant regulations, rules, and guidelines.
- j. Use of the YES BANK VISA Multi Currency Travel Card at any unauthorized location or for any purpose other than as stated under these Terms and Conditions is strictly prohibited and may result in cancellation of the YES BANK VISA Multi Currency Travel Card and initiation of legal action by Bank.
- k. Bank will not be liable for any loss, direct or indirect, that may be suffered by the Cardholder as a result of any decline, rejection, voided, time-out, network failure, unauthorised use or cancellation of the YES BANK VISA Multi Currency Travel Card for any reason whatsoever.
- l. The Cardholder shall be responsible for all the charges incurred on the YES BANK VISA Multi Currency Travel Card whether or not the same is result of misuse or on account of negligence by Cardholder.
- m. The Cardholder must promptly intimate the Bank via Bank's Customer Care Center or its authorized representatives in the below mentioned events. Further, the Bank upon adequate verification will permanently block the Card and will not be liable for any inconvenience caused to the Cardholder pursuant to blocking of the Card:- Customer Care Center:

- (i) the account is misused;
 - (ii) the YES BANK VISA Multi Currency Travel Card is lost or stolen;
 - (iii) the YES BANK VISA Multi Currency Travel Card is damaged or not working properly;
 - (iv) The YES BANK VISA Multi Currency Travel Card is retained by an ATM, by reporting it as a lost YES BANK VISA Multi Currency Travel Card;
 - (v) The security of his PINs or passwords is compromised in any way.
- n. If there is a delay by the Cardholder in giving the Bank the notifications as stated above, the Cardholder is responsible for the losses occurring as a result of the delay, and the transactions performed shall be treated as successful and the Travel Card Balance in the Card will be reduced accordingly.
- o. The Cardholder must block the YES BANK VISA Multi Currency Travel Card through the customer care center immediately if he believes that any of his YES BANK VISA Multi Currency Travel Cards, Account details or PINs or password have been lost, stolen, compromised, or misused. The Bank upon adequate verification will permanently block the YES BANK VISA Multi Currency Travel Card and will not be liable for any inconvenience caused to the Cardholder on this Account. The Bank will block / cancel the YES BANK VISA Multi Currency Travel Card during working hours on a working day following the receipts of such intimation. The Cardholder will be liable for all the charges incurred on the YES BANK VISA Multi Currency Travel Card until the YES BANK VISA Multi Currency Travel Card is blocked.
- p. A replacement YES BANK VISA Multi Currency Travel Card may be issued by the Bank at such rate as may be prescribed by the Bank, provided that the Cardholder has complied with all the terms and conditions pertaining to the same. The Cardholder should receive the replacement YES BANK VISA Multi Currency Travel Card and new PIN in a sealed pack. In case the Cardholder finds that the Card pack has been tampered with, the Cardholder should not use it, and should immediately inform the customer care center or such other number as Bank may specify from time to time. Upon receipt of such intimation from the Cardholder, the Bank shall block the PIN and regenerate a new PIN.
- q. After blocking of YES BANK VISA Multi Currency Travel Card, the YES BANK VISA Multi Currency Travel Card cannot be used by the Cardholder again, even if the Cardholder subsequently finds the same. After blocking the YES BANK VISA Multi Currency Travel Card, no refund shall be allowed on such YES BANK VISA Multi Currency Travel Card, however it is provided that upon replacement of the YES BANK VISA Multi Currency Travel Card, the Cardholder may request the Bank to refund the balance on the YES BANK VISA Multi Currency Travel Card subject to other provisions hereof.
- r. In case of an unsigned YES BANK VISA Multi Currency Travel Card, the Cardholder is liable for all charges incurred on it.
- s. The Cardholder shall be liable for all losses, including any consequential losses suffered by third parties, resulting from acting fraudulently, either alone or together with any other persons. The Cardholder may be liable for some or all losses arising from any unauthorised access, whether occurring before or after notification, if the Cardholder have caused or contributed to such loss.
- t. The Cardholder shall take cognizance of the fact that once a YES BANK VISA Multi Currency Travel Card is reported lost, stolen or damaged and is subsequently found, the same shall be destroyed, adequate care should be taken to prevent its misuse, and it should be returned to the Bank.
- u. The Bank shall under no circumstances be liable for any claims for losses or damages whatsoever whether direct, indirect, incidental, consequential and irrespective of whether any claim is based on loss of revenue, investment, production, goodwill, profit, interruption of business or any other loss of any character or nature whatsoever and whether sustained by the Cardholder or any other person.
- v. The Cardholder is responsible for the security of the YES BANK VISA Multi Currency Travel Card and shall take all steps towards ensuring the safe keeping thereof. In the event the Bank determines that the aforementioned steps are questionable, financial liability on the lost or stolen YES BANK VISA Multi Currency Travel Card would rest with the Cardholder.

- w. The Bank shall not be liable for non-availability of the funds credited to the YES BANK VISA Multi Currency Travel Card due to restrictions on convertibility or transferability, requisitions, involuntary transfers acts of war or civil strife or other similar causes beyond the Bank's control, in which circumstance no other branch, subsidiary or affiliate of the Bank shall be responsible thereof.

4. FEES AND CHARGES

- a. Without prejudice to the generality of the rights that the Bank has under the Contract Act, 1872 or any other statutory legislation, the Cardholder hereby acknowledges and understands that fees and/or charges in connection with the YES BANK VISA Multi Currency Travel Card and the facilities would be levied from time to time. The applicable Schedule of Charges shall be displayed on Website of the Bank **URL:** . Any government charges, or debts, or tax payable as a result of the use of the YES BANK VISA Multi Currency Travel Card shall be Cardholder's responsibility.
- b. The Cardholder authorizes the Bank to carry out Auto Wallet Transfer, and agrees to indemnify the Bank against any expenses that the Bank may incur in carrying out the Auto Wallet Transfer. In case on insufficient balance on particular wallet, fee along with taxes will be debited from the highest order wallet with sufficient balance.
- c. Amount due and payable by the Cardholder, if not paid separately, be recovered by the Bank from the balance available in the Travel Card Balance or to the debit of any other account with the Bank of the Cardholder if any.

5. LIMITATION ON USAGE OF THE YES BANK VISA MULTI CURRENCY TRAVEL CARD

- a. The Bank reserves the right to amend the Limit related to the Card effecting any Transaction through the use of the YES BANK VISA Multi Currency Travel Card per day or over a specified period at any time.
- b. ATMs or Merchant Establishments may also limit or restrict the number or value of Transactions that may be effected through use of the YES BANK VISA Multi Currency Travel Card at any time. These limitations will vary for each ATM and Merchant Establishment. Bank shall not be responsible for either ascertaining or notifying the Cardholder as to such limits or restrictions and shall not be liable for any loss suffered by the Cardholder due to these restrictions and limitations.
- c. The Bank shall not be responsible/liable for failure of any ATM to dispense cash or if the Cardholder is unable to withdraw cash for any reason whatsoever or if unable to avail the facility.
- d. The Bank shall not be responsible/liable for failure, decline, rejection, voided, time-out, network failure, unauthorised use or cancellation of any the Transactions for any reason whatsoever or if unable to avail the facility.
- e. When requested by the Bank or its authorized representatives, the Cardholder shall provide any information, records or certificates relating to any matters that the Bank deems necessary. The Cardholder shall allow or authorise the Bank to verify the veracity of the information furnished whatever means or from whichever sources deemed necessary. If the data is not provided or if it is incorrect, the Bank may at its discretion suspend/block/cancel the YES BANK VISA Multi Currency Travel Card.
- f. The YES BANK VISA Multi Currency Travel Card is for electronic use only. Any usage of the YES BANK VISA Multi Currency Travel Card other than electronic use will be considered as unauthorized and the Cardholder will be solely responsible for such transactions.
- g. Transactions are deemed authorized and completed and are binding on the Cardholder once the EDC terminal generates a charge slip. The amount of the Transaction is debited from the primary account linked to the YES BANK VISA Multi Currency Travel Card immediately for every purchase.
- h. The Bank will not accept responsibility for any dealings the Cardholder may have with the Merchant Establishment including but not limited to the supply of goods and services. Should the Cardholder have any complaints concerning the Merchant Establishment he should resolve it with the Merchant Establishment, and failure to do so will not relieve him from any obligations to the Bank. However, the Cardholder should notify the Bank of this complaint immediately.

- i. The Bank shall not be in any way responsible for quality of merchandise, warranty or services purchased or availed of by Cardholder from Merchant Establishments including on account of delay in delivery, non-delivery, non-receipt of goods or receipt of defective goods from the order placed by the Cardholder. It must be distinctly understood that the YES BANK VISA Multi Currency Travel Card is purely a facility to the Cardholder to purchase goods or avail of services and the Bank holds out no warranty or makes no representation about quality or delivery of the goods or services, and any dispute must be resolved by Cardholder with Merchant Establishment.
- j. The Bank accepts no responsibility for any surcharge/any other charge/fees levied by any Merchant Establishment and debited to the YES BANK VISA Multi Currency Travel Card.
- k. Any charges or other payment requisition received from a Merchant Establishment by the Bank for payment shall be conclusive proof that the charge recorded on such requisition, was properly incurred at the Merchant Establishment in the amount and by the Cardholder referred to in that charge or other requisition, as the case may be, by the use of the YES BANK VISA Multi Currency Travel Card except where the YES BANK VISA Multi Currency Travel Card has been lost, stolen or fraudulently missed, the burden of proof for which shall be on the Cardholder.
- l. In case, a Merchant wishes to cancel a completed Transaction due to an error or on account of merchandise return, the earlier sales receipt must be retained in his possession. Refunds of debits due to such transaction will be processed manually and the cancelled charge slip needs to be produced, if called for.
- m. All refunds and adjustments due to any Merchant/device error or communication link will be processed manually and the account will be credited after due verification and in accordance with VISA rules and regulations as applicable. The Cardholder agrees that any debits received during this time will be honored only based on the available balance in the Account without considering this refund. The Cardholder also indemnifies the Bank from such acts of dishonoring the payment instructions.
- n. The YES BANK VISA Multi Currency Travel Card should not be used at the hotels during check-in for a pre-authorization and also at other locations where paying arrangements is done before completion of the purchase transaction or service.
- o. The YES BANK VISA Multi Currency Travel Card should not be used for any mail order/ phone order purchases and any such usage will be considered as unauthorized and the Cardholder will be solely responsible. The YES BANK VISA Multi Currency Travel Card can be used to make online purchases from merchants. However, the additional security layer of second factor authentication (Verified by Visa) is not mandated in many countries and the Cardholder will be fully responsible for online purchases made from merchants in such countries without using Verified by Visa password.
- p. In the event of an Account being overdrawn due to YES BANK VISA Multi Currency Travel Card transactions, the Bank reserves the right to set off this amount against any credit lying in any of the Cardholder's other accounts. Nothing in these Terms and Conditions shall affect Bank's right of set-off transfer and application of monies within limits of prevalent laws
- q. The Bank will debit the YES BANK VISA Multi Currency Travel Card Account for the value of all purchases of goods or services, cash, fees, charges and payments effected by the use of the YES BANK VISA Multi Currency Travel Cards. In the situation that the YES BANK VISA Multi Currency Travel Card Account does not have sufficient funds to deduct such services charges, the Bank reserves the right to decline such transactions and the decision of the Bank shall be binding on the Cardholder.
- r. The Cardholder agrees that the Bank's record of Transaction pertaining to his YES BANK VISA Multi Currency Travel Card (s) is authentic and conclusive.
- s. The Cardholder is advised to retain a record of Transactions generated by the ATM/EDC terminal at Merchant Establishment with him.
- t. The Cardholder agrees not to attempt to withdraw/purchase using the YES BANK VISA Multi Currency Travel Card unless sufficient funds are available in the Card Account. The onus of ensuring adequate YES BANK VISA Multi Currency Travel Card balance is entirely on

Cardholder.

- u. The YES BANK VISA Multi Currency Travel Card (s) cannot be used at merchants or ATMs after the expiry date. Post expiry of the Card until the period of 10 years if the Cardholder does not claim the Refund of Travel Card Balance, then Travel Card Balance on the YES BANK VISA Multi Currency Travel Card will be held by the Bank in accordance with applicable law and may be converted in other Supported Currency at the then applicable Conversion Rate.
- v. The Cardholder can contact Customer Care Centre or visit any of the YES BANKs and Bank authorized money changers branch to close the YES BANK VISA Multi Currency Travel Card. The Travel Card Balance can be returned to the Cardholder in INR at an exchange rate applicable via cheque or fund transfer after deducting all applicable fees and unsettled/outstanding/disputed transactions. The Cardholder must destroy YES BANK VISA Multi Currency Travel Card. Upon Cardholder's request the INR wallet can only be loaded through Refund processed from foreign currency wallet. Any other mode of loading into INR wallet will not be permitted to the Cardholder. INR Wallet can be used only for POS and ECOM transactions only. Maximum Travel Card balance on INR wallet cannot exceed INR 100,000 at any given point of time (subject to change in applicable law/guidelines)
- w. If the Cardholder transacts in a currency other than the currencies available in the Card Account of the Cardholder, a conversion fee will apply. The details of the latest conversion fee are available in the schedule of charges section on the website.
- x. Any statutory levy including duties or taxes payable as a result of the use of the YES BANK VISA Multi Currency Travel Card shall be Cardholder's responsibility and if imposed on/recovered/sought to be recovered from the Bank (either directly or indirectly), such statutory levy shall be deducted from the available balance and/or recovered directly from the Cardholder and/or from any accounts maintained by the Cardholder with Bank.
- y. In case of loss or theft or unauthorized usage of the YES BANK VISA Multi Currency Travel Card, the Cardholder shall advise any of our branches/ contact Customer Care Centre, as promptly as possible in writing or over phone, of the loss of the YES BANK VISA Multi Currency Travel Card, however occurring. The Cardholder shall however be responsible and liable for all transactions effected with respect of the Account until it is confiscated or cancelled by the Bank.
- z. Bank at its own discretion can close the YES BANK VISA Multi Currency Travel Card program as whole, resulting in cancelation/termination of the YES BANK VISA Multi Currency Travel Card.
- aa. For updated list of "**Schedule of Charges and Daily Withdrawal/Spending Limit**" on your YES BANK VISA Multi Currency Travel Card, please refer URL: www.yesbank.in/mctc or "Rates & Charges" section under following URL: <https://www.yesbank.in/rates-and-charges> >> MULTI CURRENCY TRAVEL CARD.

6. TRAVEL CARD BALANCE

- a. The Cardholder may withdraw Travel Card Balance from ATMs up to such limit as may be determined by Bank and as may be in effect at any ATM from time to time, whether or not such limit is notified to the Cardholder.
- b. Cash withdrawn at an ATM with the YES BANK VISA Multi Currency Travel Card shall be in a currency as permitted by the entity which owns or operates such ATM. Cash withdrawal from INR wallet is not allowed
- c. If the Transaction is not made in the Supported Currency, VISA shall convert the Transaction in the Supported Currency using the VISA exchange rate. The exchange rate VISA uses to convert currency is a rate that it selects either from the range of rates available in the wholesale currency markets for the applicable processing date (which rate may vary from the rate VISA itself receives), or the government-mandated rate relevant to the country of the unsupported currency being transacted, in effect on the applicable processing date. The rate in effect on the applicable processing date may differ from the rate on the date when the Transaction occurred. The Bank will charge a currency conversion fee on the Transaction amount (which rate may be revised from time to time) and any other charges/fee as may be specified. The currency conversion fee will be calculated on the transaction amount provided to the Bank by VISA. The same process and charges may apply if any Transaction is reversed. The converted amount,

together with any additional processing charges, conversion fees or any other charges/fees, shall be debited by Bank from the YES BANK VISA Multi Currency Travel Card immediately.

- d. The YES BANK VISA Multi Currency Travel Card enables the Cardholder to obtain or ascertain information as to the balance of Travel Card Balance stored in the YES BANK VISA Multi Currency Travel Card at ATMs by visiting the Bank's website. Some ATM operators may also charge a separate fee for ATM balance enquiries, which will be deducted from the available balance in the account. The YES BANK VISA Multi Currency Travel Card can be used only if the account has a positive Available Balance. If the Cardholder makes or attempts to make any transactions that exceed the Available Balance in his Account, then he will be liable to the Bank for any negative balance plus any applicable fees, along with any costs incurred in recovering or attempting to recover the amount the Cardholder owes
- e. No interest/compensation or any benefit/bonus is payable by the Bank to the Cardholder and the Travel Card Balance do not constitute to be a deposit with the Bank, nor do they entitle the Cardholder to any overdraft / credit facility from the Bank.
- f. Notwithstanding anything contained herein, Bank may, at any time, without giving notice or reason, suspend or terminate all or any of services under the YES BANK VISA Multi Currency Travel Card or their use by the Cardholder. All provisions of these Terms and Conditions which in order to give effect to their meaning will survive the suspension or termination of the services and/or the use of the services by the Cardholder. Notwithstanding such suspension or termination, the Cardholder shall continue to be bound by these Terms and Conditions to the extent they relate to any obligations or liabilities of the Cardholder that remain to be performed or discharged.
- g. The period for which and the amount of Travel Card Balance the Cardholder may retain on the YES BANK VISA Multi Currency Travel Card on his return to India is subject to limits and other conditions imposed by applicable law (Foreign Exchange Management Act, 1999), rules and regulations and the Cardholder shall comply with such limits and conditions at all times (including, without limitation, making the required declarations at the time of leaving and/or entering India).

7. RE-LOADING THE YES BANK VISA MULTI CURRENCY TRAVEL CARD

- a. The Cardholder may reload Travel Card Balance into the YES BANK VISA Multi Currency Travel Card subject to the compliance with all applicable laws, rules and regulations in force from time to time as also providing all relevant details and paying the applicable fee as stated in Fees and Charges section above.
- b. In the event the Cardholder wishes to reload the YES BANK VISA Multi Currency Travel Card, Bank reserves the right to:
 - i. limit the amount of Travel Card Balance that can be reloaded onto the YES BANK VISA Multi Currency Travel Card.
 - ii. limit the number of times funds can be reloaded onto the YES BANK VISA Multi Currency Travel Card.
 - iii. decline a reload transaction, at its sole discretion.
- c. The Cardholder hereby authorizes the Bank absolutely to reverse any excess fund erroneously credited in the Card Account, with or without notice to the Cardholder; and to debit amounts wrongly credited to the Card Account to the extent required to rectify any erroneous entries and/or wrong credits, that may have been inadvertently made by the Bank. For all practical purposes, such erroneous entries (credits) shall be construed/treated as human / system errors, thus, liable to be corrected/rectified.

However, since the Bank is out of funds to the extent of such erroneous credit entry, the same shall be treated as temporary credit/overdraft facility, subject to Bank's Base Rate, granted to the Customer and the Bank shall be entitled to recover the same as per applicable laws. In case, the Cardholder fails to return the money forthwith or as and when called upon by the Bank, the Bank shall be entitled to report such delays/default to credit rating agencies including Credit Information Bureau (India) Limited.

- d. For the purpose of reloading the YES BANK VISA Multi Currency Travel Card, Cardholder shall be required to complete any prescribed documentation and provide certain information pertaining to the Cardholder or the YES BANK VISA Multi Currency Travel Card, as may be required by Bank.
- e. The YES BANK VISA Multi Currency Travel Card shall be reloaded with value denominated in Supported Currency as requested by the Cardholder only. Amount of re-load shall be in strict compliance with the limits specified by the applicable laws, rules and regulations from time to time. The Cardholder will be expressly responsible to adhere to such limits from time to time.
- f. The Cardholder may also authorise his/her close relative to place physical request with Bank for future reloading on Cardholder's YES BANK VISA Multi Currency Travel Card. In such cases close relative will have custody of YES BANK VISA Multi Currency Travel Card reload request form along with the authorization letter. Latest list of close relatives can be referred from Section 2(77) of the Companies Act, 2013 or any prevailing guidelines

8. PERSONAL IDENTIFICATION NUMBER ("PIN")

- a. To enable the Cardholder to use the YES BANK VISA Multi Currency Travel Card a PIN will be provided to the Cardholder by Bank in the Card welcome pack. In case of re-dispatch request of PIN, unless otherwise determined by Bank as to the mode of delivery of the PIN.
- b. The Bank bears no liability for unauthorized use of the YES BANK VISA Multi Currency Travel Card. It is the Cardholder's responsibility to ensure that the knowledge of the PIN does not fall into any other person's hands.
- c. The security of the PIN is very important and breach of any of the above requirement shall amount to unauthorized use.
- d. Bank is entitled at its absolute discretion to change or terminate the use of the PIN at any time without giving any reason and without any prior notice thereof.
- e. The PIN may be used at any of the authorised ATM, and may be changed by the Cardholder by calling the customer care centre
- f. The PIN (whether as originally provided or subsequently changed) by its usage together with the YES BANK VISA Multi Currency Travel Card, or independently, and the transactions or instructions issued pursuant thereto, are deemed to be Transactions conducted, or instructions given, by the Cardholder. The Cardholder is liable for all YES BANK VISA Multi Currency Travel Card Transactions effected by the use of the YES BANK VISA Multi Currency Travel Card using the PIN, whether with or without his knowledge or authority.

9. COMPLIANCE WITH APPLICABLE LAWS, RULES AND REGULATIONS

- a. Utilization and/or possession of the YES BANK VISA Multi Currency Travel Card by the Cardholder is required to be in accordance with the applicable laws (including the exchange control/ Foreign exchange management Act of India, 1999), rules, regulations and directions as issued by the Reserve Bank of India and/or other appropriate authority under any law in force from time to time in India and in the countries in which the YES BANK VISA Multi Currency Travel Card is used by the Cardholder. Cardholder agrees that if any such regulatory breach found then Bank at its own discretion may block/cancel or terminate the Card.
- b. Foreign Currency/(ies) in YES BANK VISA Multi Currency Travel Card can be used only outside India, Nepal and Bhutan however INR wallet in YES BANK VISA Multi Currency Travel Card can only be used in India. Cash withdrawal on INR wallet/card is not permitted and can be used only for domestic Ecommerce(ECOM) and POS transactions
- c. Card is not allowed to be used in UN Sanctioned countries, as per current ban following are the countries where Card will not be allowed to carry of use. e.g. Afghanistan, Central African Republic, Democratic Republic of the Congo, Democratic People's Republic of Korea, Guinea-Bissau, Iran, ISIL and Al-Qaida, Libya, Mali, Somalia, South Sudan, Sudan, Belarus, Burma, Yemen etc.
- d. The Cardholder shall be solely responsible to the concerned authorities in event of any violation of the applicable laws, rules and regulations in force from time to time.

- e. The Bank will not be liable for any direct, indirect or consequential loss or damage, arising from or related to the non-compliance by Cardholder with the applicable laws, rules and regulations in force from time to time.
- f. The Cardholder hereby indemnifies and agrees to keep Bank (and its service providers and sub-contractor) indemnified against all actions, claims and costs, charges and expenses arising out of or as a consequence of the Cardholder not complying with the applicable laws, rules and regulations in force from time to time.
- g. The Bank reserves the right to cancel the YES BANK VISA Multi Currency Travel Card.
- h. The Bank reserves the right to disclose the Cardholder information to any court of competent jurisdiction, quasi-judicial authorities, law enforcement agencies and any other wing of Central Government or State Government.
- i. The Cardholder shall solely take responsibility to surrender any unutilized balances of value greater than \$ 2,000 (or equivalent) on the Card within 180 days from completion of his/her travel as per the FEMA guidelines as amended from time to time.
- j. The Cardholder agrees and shall solely takes responsibility that there can be scenarios when Card can get over-utilized, resulting in the Bank paying on behalf of the Cardholder, and the Card getting into a negative balance. The Cardholder agrees and takes responsibility to make good this negative Card balance to the bank, as the Bank has paid this sum for the goods/services utilized by Cardholder. The Cardholder also accepts that the bank reserves the right to regularize negative YES BANK VISA Multi Currency Travel Card balance by debiting his/her any other Bank account or any other Prepaid Card held with the bank without giving any prior notice. For all practical purposes, such over-utilized entries (credits) shall be construed/treated as human / system errors, thus, liable to be corrected/rectified.

However, since the Bank is out of funds to the extent of such erroneous credit entry, the same shall be treated as temporary credit/overdraft facility, subject to Bank's Base Rate, granted to the Customer and the Bank shall be entitled to recover the same as per applicable laws. In case, the Cardholder fails to return the money forthwith or as and when called upon by the Bank, the Bank shall be entitled to report such delays/default to credit rating agencies including Credit Information Bureau (India) Limited.

- k. The Cardholder agrees and understands that the Alert facility offered by the Bank will enable Cardholder to receive customized Alert messages through the Short Messaging Service ("SMS") and/or Email over registered Indian mobile number or valid Email ID (as provided in the Application Form), with respect to events and transactions on Cardholder's YES BANK VISA Multi Currency Travel Card. The Cardholder agrees that he/she has read and understood the Terms and Conditions relating to the Alerts service being offered by the Bank. Cardholder certifies that the details furnished in the Application Form are correct and gives their consent to receive such information under this Alert Facility. Cardholder 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 Application Form. Bank may withdraw such alert facility at any time as it may deem fit.
- l. "The Cardholder hereby unconditionally and irrevocably authorizes the Bank to block/ cancel or terminate the Card, in the event, details of the Cardholder or any of the transaction on the Card comes under the category of any of the prudent list of the Bank/RBI or any other statutory authority or the Cardholder's validation fails against NSDL. Further, the Cardholder hereby agrees and confirm that upon cancellation/ termination of the Card, the Cardholder shall approach the Bank for refund of the balance, if any, on the Card as per the refund process of the Bank applicable on the Card"

10. INSURANCE:

The Cardholders shall be provided the benefit insurance coverage against Skimming & Lost Card Liability (collectively referred to as "insurance cover") free of any cost along with the Travel Card. The insurance cover shall lapse upon expiration or cancellation of the Card by the Cardholder or bank, as the case may be. Such insurance cover shall be subjected to the terms and conditions as mentioned on our website. URL: www.yesbank.in/mctc >> Insurance Benefit

The customer is automatically enrolled for the policy on purchase of the card. The claim will be applicable only if on the incident date, if there have been at least 1 Point of Sale or 1 ATM transaction (Financial or Non-financial) by the cardholder in the last 6 months.

Exclusions: All Covers are subject to exclusion of loss/damage/liability due to terrorist activity.

11. Exclusion from Liability

- a. Without prejudice to the foregoing, the Bank shall be under no liability whatsoever to the Cardholder in respect of any loss or damage arising directly or indirectly out of:
 - i. Any defect in goods or services supplied.
 - ii. The refusal of any person to honour or accept the YES BANK VISA Multi Currency Travel Card.
 - iii. Any statement made by any person requesting the return of the YES BANK VISA Multi Currency Travel Card or any act performed by any other person in conjunction.
 - iv. The exercise by the Bank of its right to demand and procure the surrender of the YES BANK VISA Multi Currency Travel Card prior to the expiry date exposed on its face whether such demand and surrender made and/or procured by the Bank or any person or computer terminal.
 - v. The exercise by the Bank of its right to terminate any YES BANK VISA Multi Currency Travel Card.
 - vi. Any injury to the credit character and/or reputation of the Cardholder alleged to have been caused by the re-possession of the YES BANK VISA Multi Currency Travel Card and/or any request for its return or the refusal of any Merchant Establishment to honour or accept the YES BANK VISA Multi Currency Travel Card.
 - vii. Any mis-statement, mis-representation, error or omission in any details disclosed to the Bank.
 - viii. Decline of transaction due to any reason at a Merchant location or ATM.
 - ix. Decline of a transaction because of excess foreign exchange Limits as prescribed by RBI guidelines issued from time to time, or the Bank becoming aware of the Cardholder exceeding his Limits
 - x. Refusal by a VISA member to allow a cash withdrawal at their ATMs
- b. The Bank accepts no responsibility and will not be liable for any loss or damage for any service failures or disruptions (including but not limited to loss of data) attributable to a system or equipment failure or due to reliance by the Bank on third party, products or interdependencies including but not limited to electricity or telecommunication.
- c. The Bank accepts no liability or responsibility for the consequences arising out of the interruption of its business by Acts of God, riots, civil commotions, insurrections wars or any other causes beyond its control, or by any strikes or lockouts.
- d. The Bank shall not be responsible/liable for failure of any ATM to dispense cash or if the Cardholder is unable to withdraw cash for any reason whatsoever or if unable to avail the facility.
- e. The Bank shall not be responsible for any loss or damage caused to the Cardholder by (i) reason of any failure to comply with the Cardholder's instructions, when such failure is caused due to reason beyond the control of the Bank, the opinion of the Bank being final in this regard. (ii) the Bank acting reasonably in accordance with Cardholder's instructions.
- f. By applying for and availing the YES BANK VISA Multi Currency Travel Card facility, the Cardholder grants express authority to the Bank or carrying out the Transactions performed by use of the YES BANK VISA Multi Currency Travel Card. The Bank shall have no obligation to verify the authenticity of a Transaction made other than by means of the PIN.
- g. The Bank shall under no circumstances be liable for any claims for losses or damages whatsoever whether direct, indirect, incidental, consequential and irrespective of whether any claim is based on loss of revenue, investment, production, goodwill, profit, interruption of business or any other loss of any character or nature whatsoever and whether sustained by the Cardholder or any other person.

12. INDEMNITY

The Cardholder agrees to and shall indemnify and hold the Bank and each of the employee agents, consultants, contractors, content providers or representatives of the Bank harmless against all actions, claims, liabilities, demands, proceedings, losses, damages, costs, charges and expenses including reasonable attorney's fees and court/adjudicating body costs whatsoever, which the Bank may at any time incur, sustain, suffer or be put to as a consequence of or by reason of or arising out of:

- i. breach of the Cardholder's representations and warranties; or
- ii. the improper use of the YES BANK VISA Multi Currency Travel Card by the Cardholder or any other person with/without the consent of the Cardholder; or
- iii. the breach by Cardholder or any other person with/without the consent of the Cardholder of any of the provisions of these Terms or any other agreement with the Bank by the Cardholder or any applicable laws/rules/regulations; or,
- iv. fraud or dishonesty relating to any transaction by the Cardholder or his employees/agents; or
- v. by reason of the Bank in good faith taking or refusing to take or omitting to take action on any instruction given by the Cardholder due to acts or omissions of the Cardholder, including but not limiting to :
 - (a) Failure to intimate/inform the Bank when he/it suspects or knows that his/its passwords are known to third parties or when third parties use his/its passwords for carrying out unauthorized or illegal transactions;
 - (b) Failure to keep confidential and secure the PIN from third parties;
 - (c) Failure to inform the Bank regarding any changes in his/its personal information;
 - (d) Failure to comply with the applicable law/rules/regulations;
 - (e) Failure to comply with the usage guidelines issued by the Bank in respect of the YES BANK VISAMulti Currency Travel Card as may be applicable at the relevant time;
 - (f) Failure to comply with these Terms and Conditions.
- vi. misplacement by the courier or loss-in-transit of the YES BANK VISA Multi Currency Travel Card and/ or PIN

13. Changes to these Terms and Conditions

The Bank reserves the right to modify these Terms and Conditions mentioned herein from time to time. Without being bound to do so, the Bank may endeavour to provide you with notice of any such amendment. You would be required to keep yourself updated with the changes in the Terms and Conditions applicable to facility. Your continued use of the YES BANK VISA Multi Currency Travel Card/ facility after any amendment of the Terms and Conditions mentioned herein shall constitute an acceptance of all such amendments and you will be bound by such amended terms and conditions. The Bank will not be liable to provide you any notice of any amendments to the terms mentioned herein, electronically or otherwise and it is your sole responsibility to be updated of any such amendments. You can review the most current version of this terms and conditions at any time by clicking Terms & Conditions on the login page of the YES BANK Limited website. The Bank reserve the right to change or discontinue, temporarily or permanently, the facility at any time without notice. In order to maintain the security and integrity of the facility, the Bank may also suspend your access to the service at any time without notice. You agree that Bank will not be liable to or any third party for any modification or discontinuance of the facility.

14. Notices

The Cardholder understands and acknowledges that notices in respect of the Account, the in connection with the Account may be given by the Bank either through email, post or fax, or posting a letter to the Cardholder's address or through any other mode. The Bank may also give any notice by posting the notice on their website and the same will be deemed to have been received by the Cardholder upon its publication on the website. The Bank may also publish notices of general nature, which are applicable to all customers in a newspaper. Such notices

will have the same effect as a notice served individually to each Cardholder. Notice and instructions shall be deemed to be served in due course of post or upon receipt in the case of hand delivery, cable, telex or facsimile. Any notice/communication sent by the Cardholder to the Bank shall consider as delivered only upon receipt of the same by the Bank.

15. Governing Law and Jurisdiction

- a. Any legal questions concerning these Terms and Conditions, the agreement between the Bank and the Cardholder (which is governed by these Terms and Conditions) will be decided under the laws of India and the Cardholder agree to submit to the exclusive jurisdiction of the courts located in Mumbai, India as regards to any claims or matters arising under these Terms and Conditions and the mere fact that the YES BANK VISA Multi Currency Travel Card can be used by a customer in a country outside India will not alter this jurisdiction.
- b. The Cardholder acknowledges and accepts that all transaction disputes will be governed by VISA dispute management rules. In case the Cardholder raises a Transaction, dispute which is not admissible/representable as per VISA rules, the Cardholder shall be solely liable for the same without any liability to the Bank.

16. CONTACT US FOR QUERIES OR COMPLAINS AND GRIEVANCE REDRESSAL

In case of any complaints/queries in connection with the YES BANK VISA Multi Currency Travel Card, the Cardholder may contact us through the Customer Care Centre, or Bank's branches.

17. OTHER TERMS AND CONDITIONS

- a. In case the Cardholder has any dispute in respect of any charge indicated in the statement provided by the Bank, the Cardholder shall advise details to the Bank within 30 days of the statement date failing which, it will be construed that all charges are acceptable and are in order. The Bank at its sole discretion may not accept any disputes on charges older than 30 days. A charge slips of the Transaction together with the YES BANK VISA Multi Currency Travel Card number noted thereon shall be conclusive evidence between Bank and the Cardholder as required to ensure that the Cardholder has duly receive the goods purchased /to be purchased or has duly received the service availed or to be availed to the Cardholder's satisfaction.
- b. The Bank shall make bonafide and reasonable efforts to resolve an aggrieved Cardholder's disagreement with applicable charge indicated in the statement within two months of receipt of the notice of disagreement. If after such effort, the Bank determines that the charge indicated is correct then it shall communicate the same to the Cardholder along with details including a copy of the charge slip or payment requisition.
- c. The Cardholder should retain all vouchers and transaction records received from merchants and electronic equipment. Payment to the Merchant can't be stopped after the transaction has been completed. The Merchant must issue a valid refund voucher to make a refund to you. The Bank can credit Cardholder's account with the refund when it receives the voucher from the Merchant's bank. In case of a transaction dispute, the Cardholder should always first communicate directly with the Merchant to resolve the dispute. If it cannot be resolved, the Cardholder may contact the Bank to report it within 30 days of the transaction date in question. Proof of the purchase transaction and a written summary of relevant information along with the dispute form must be submitted by the Cardholder to enable the Bank to investigate the transaction which may take up to 60 days (except for unusual circumstances where it can take more time) from the time the Bank receives all the necessary information. The Bank will correct the error if it is our fault. If on reasonable grounds the Bank decides it is not our fault, we will notify you in writing as soon as this decision is made.
- d. Refunds or reversals, whether directly from a Merchant or in the form of a disputed Transaction that was transacted in a Supported Currency, will be returned in that Supported Currency in the same amount and credited to that Currency Wallet in Cardholder's account. If at the time of refund or reversal, Cardholder no longer has the applicable Currency Wallet and has the maximum number of Currency Wallets; an equivalent amount will be returned using the Conversion Rate as at the time of refund or reversal. Refunds or reversals of an amount that was transacted in an unsupported currency will be converted at the applicable VISA Conversion

Rate and returned to the Cardholder. Amounts returned for unsupported currencies and currency conversion fees may differ from the amount deducted from Cardholder's available funds at the time of the original transaction due to exchange rate fluctuations.

- e. The Bank reserves the right to terminate/block/decline the usage of the YES BANK VISA Multi Currency Travel Card/access to the Available Balance, temporarily or permanently, upon the occurrence of any of the following events: (i) failure to adhere to or comply with Terms and Conditions herein; (ii) the Cardholder becoming subject to any bankruptcy, insolvency proceeding or proceedings or proceedings of a similar nature; (iv) demise of the Cardholder, (v) when it becomes necessary to determine whether any person is rightfully entitled to use the YES BANK VISA Multi Currency Travel Card and/or for taking any other steps required by applicable law, rules and regulations or direction of any appropriate authority.
- f. The Cardholder acknowledges that the information on his/her usage of the YES BANK VISA Multi Currency Travel Card facilities is exchanged amongst financial institutions that provide such facilities. Acceptance of an application for a YES BANK VISA Multi Currency Travel Card is based on no adverse reports of the Cardholder's credit worthiness. The Bank may report to other financial institutions any delinquencies on the YES BANK VISA Multi Currency Travel Card or withdrawal of the Cardholder's YES BANK VISA Multi Currency Travel Card facility. On receipt of adverse reports (relating to credit worthiness of the Cardholder or his/ her family members), the Bank may cancel the YES BANK VISA Multi Currency Travel Card, whereupon the entire outstanding balance in connection with the YES BANK VISA Multi Currency Travel Card as well as any further charges incurred by use of the YES BANK VISA Multi Currency Travel Card, though not yet billed to the YES BANK VISA Multi Currency Travel Card, shall be immediately payable by the Cardholder. The Bank shall not be obliged to disclose to the Cardholder the name of the financial institution, from where it received or to which it disclosed information
- g. The Cardholder may discontinue this facility any time by getting the YES BANK VISA Multi Currency Travel Card blocked. The Bank shall be entitled to discontinue the product at any time by cancelling the YES BANK VISA Multi Currency Travel Card by giving 30 days of notice to the Cardholder. The Bank may also restrict, terminate or suspend the use of the YES BANK VISA Multi Currency Travel Card at any time without prior notice if it reasonably believes it to be necessary for the business or security reasons.
- h. The Cardholder acknowledges that the Bank may assign, transfer or convey any or all its right and obligations in respect of the YES BANK VISA Multi Currency Travel Card to any third person as it may deem fit in its sole discretion without obtaining concurrence of the Cardholder.
- i. Each of the provisions of these Terms and Conditions is severable and distinct from the others and if at any time, one or more of such provisions is or becomes illegal or unenforceable in any respect under the laws of any jurisdiction, the legality, validity or enforceability of the remaining provisions shall not be affected in any way. No act, delay or omission by the Bank shall affect its rights, powers and remedies under these Terms and Conditions or other further exercise of such rights, powers or remedies. The rights and remedies under these Terms and Conditions are cumulative and not exclusive of other rights and remedies provided by law.

18. MISCELLANEOUS

The Cardholder is hereby informed that our Bank is covered under the Banking Ombudsman Scheme, 2006 of the Reserve Bank of India. Under this scheme, any grievance against the Bank, if not addressed within 30 days can be addressed to the Banking Ombudsman of the concerned city. Please follow the below link for contact details: https://www.rbi.org.in/Scripts/bs_viewcontent.aspx?Id=164

19. PROHIBITION TERM

YES BANK VISA Multi Currency Travel Card cannot be used on Internet or otherwise for purchase of prohibited items like lottery tickets, banned or proscribed magazines, participation in sweepstakes payment for callback services, remittance in any form towards overseas forex trading, margin calls to overseas exchanges/overseas counter party, trading in foreign exchange in domestic/overseas markets etc.

20. RELOAD/MERCHANT CREDIT OR REVERSALS ON YES BANK VISA MULTI CURRENCY TRAVEL CARDS WITH NEGATIVE BALANCE

Any reload/Merchant credit or reversals on a YES BANK VISA Multi Currency Travel Card/wallet with negative balance will be adjusted against the existing negative balance available on the YES BANK VISA Multi Currency Travel Card/wallet. For any queries regarding the negative balance, the Cardholder will contact Bank's Customer Care. For instance: If the balance is -500 units and a reload is performed for 400 units, the resultant balance will be -100 units.

21. PASSPORT VALIDITY DECLARATION

The onus for ensuring that the date of return of the Cardholder to India falls chronologically before the expiry date of the passport held by the Cardholder lies completely on the Cardholder. Bank will not be held liable if this condition is not fulfilled by the Cardholder.

22. CHARGES & LIMITS ON YES BANK VISA MULTI CURRENCY TRAVEL CARD:

For updated list of "Schedule of Charges and Daily Withdrawal/Spending Limit" on your Multi Currency Travel Card, please refer following URL: www.yesbank.in/mctc or "Rates & Charges" section under following URL: <https://www.yesbank.in/rates-and-charges> >> MULTI CURRENCY TRAVEL CARD.

Please note:

1. All fees and charges mentioned thereof are exclusive of taxes. In case on insufficient balance on particular wallet, fee along with taxes will be debited from the highest order wallet with sufficient balance.
2. Daily limits set on your Travel Card is the higher limit, however foreign ATMs may have their own per transaction limit depending upon their service providing bank or regulatory authorities. You are requested to check the same in the ATM premise before usage. In such cases, the lower limits will apply.
3. Additional fees for ATM transactions may be levied by the bank owning the overseas ATM used for transaction.
4. Currency Conversion GST will be applicable on all load, reload and refund at the time of currency conversion from INR currency to foreign currency and vice versa.
5. The charges are subject to change at Bank's discretion.

23. DYNAMIC CURRENCY CONVERSION:

- a. During foreign trip, merchants or overseas bank may prompt you the option for paying your transaction in your home country's local currency or home currency. This is called DCC (Dynamic Currency Conversion) or MCC (Multiple Currency Conversion).
- b. 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 YES BANK VISA Multi Currency Travel Card as a Card issued from a foreign country and prompts the customer to transact in their "home currency" (in case of Indians, mostly this would be Indian Rupees (INR) or standard currency United States Dollar (USD)).
- c. If a Cardholder selects the "home currency / INR" option, the same transaction will attract additional Cross Currency Conversion Fee.
- d. Bank hereby advise you to note that as your YES BANK VISA Multi Currency Travel Card is loaded with the respective foreign currency to avoid any additional cost, Cardholder must avoid selecting any option that prompts for a change in usage/transaction currency (especially in INR) to avoid any adverse exchange rate.
- e. 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.
- f. YES BANK will not be 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 YES BANK VISA Multi Currency Travel Card.

MOST IMPORTANT “TERMS AND CONDITIONS” FOR INR denominated Wallet on YES BANK VISA Multi Currency Travel Card

1. DEFINITIONS:

PREPAID INSTRUMENT (PPIs): PPIs (Card/wallet) are payment instruments that facilitate purchase of goods and services, including financial services, remittance facilities etc. against the value stored on such instruments.

KNOW YOUR CUSTOMER (KYC): The guidelines adopted by the Bank to identify the customer and verify the identity of the customer.

PERSONAL IDENTIFICATION NUMBER (PIN): PIN is a numeric password which is part of the kit handed over to customer by the bank while issuing the PPI.

HOLDER: Individuals/Organizations who obtain/purchase PPIs from Bank and use the same for purchase of goods and services, including financial services, remittance facilities etc. against the value stored on such instruments.

2. OBLIGATION OF THE PREPAID CUSTOMER WHO PURCHASES PREPAID INSTRUMENT FROM THE BANK:

- a. Prepaid Instrument (PPI) shall be issued to a Customer at the sole discretion of the Bank post complying with “Know Your Customer” guidelines.
- b. The Bank shall levy fees for issuance/usage of the Prepaid Instrument as per Schedule of Charges displayed on Bank website and available on website “Terms & Conditions”.
- c. The Bank shall issue a PIN to Customer for operating the PPI. The Customer shall take reasonable precaution to prevent misuse of the PIN. The Customer shall be solely responsible for any consequences arising directly or indirectly out of the disclosure of the PIN and/or unauthorized use of PPI as a result of any misuse for want of reasonable care and precaution. The Customer disclaims liability of the Bank for any unauthorized use of Prepaid Instrument and for any loss or damage incurred directly or indirectly as a result of such misuse.
- d. The Customer shall be responsible for safe custody of the Prepaid Instrument. In case of loss or theft of the Prepaid Instrument or misuse of the Instrument, the Customer shall immediately inform any of the branches /contact center of Bank. Customer shall be responsible and liable for all unauthorized transactions till the customer reports the unauthorized transaction to the Bank. A new Instrument shall be issued to the Customer, in lieu of lost/stolen PPI upon request in writing and payment of applicable fee as per the Schedule of Charges.
- e. The records of transactions maintained by the Bank shall be conclusive and binding for all purpose.
- f. The Bank shall not pay any interest on the balance outstanding in the Prepaid Instrument at any point in time.
- g. The Bank will intimate the Customer through a SMS on the regd. mobile number, 45 days prior to expiry of validity period of the PPI. Customer needs to utilize the balance amount prior to expiry of the instrument. In case Customer does not utilize the balance amount within the validity period, the Customer can approach the bank for refund/transfer of outstanding balance. In case the Customer does not approach the bank within a specified period as prescribed by regulator, the outstanding balance will be transferred to a fund in compliance with the regulatory guidelines.
- h. Any claim for compensation made by the customer shall be settled purely as per the provisions of the Compensation Policy of the Bank.

3. CONFIDENTIALITY: The Customer hereto shall keep strictly confidential all information including but not limited to that which may be disclosed or confided to it by the other in the course of the performance of the obligations under this “Terms and Conditions”. Neither the Customer nor YES BANK shall disclose the same to any third party without prior approval of the other party. This clause shall survive the termination of PPI issued by YES BANK. The following are the exceptions to this clause:

- a. information already in public domain;
- b. such information as is required to be disclosed by the disclosing party under any laws, rules or regulations or pursuant to the order or direction, of any Court, authority, tribunal or forum.

4. **CHANGE IN INFORMATION:** The Customer shall also inform YES BANK of any change in the Customers mailing address. Further, the Customer shall also inform YES BANK about any change in the details such as name, telephone number, or mobile number.
5. **PROHIBITION AGAINST ASSIGNMENT:** The functions, rights or obligations under these “Terms and Conditions” shall not be assigned or delegated to any party or person by the Customer without the express prior written consent of YES BANK. Any purported assignment or delegation in contravention of the terms of the “Terms and Conditions” shall be null and void.
6. **SUSPENSION OR TERMINATION OR CANCELLATION OR DISCONTINUANCE OF THE PPI:** YES BANK may, if it is satisfied that it is necessary so to do, at any time and on such conditions as it thinks fit, suspend or deny or terminate the PPI under the following circumstances:
 - (i) In the event of the Customer being declared insolvent or in the event YES BANK receives any notice/intimation about the death of the Customer;
 - (ii) In the event of the Customer committing breach of any of the terms, conditions, stipulations or its obligations under these “Terms and Conditions”
 - (iii) In the event of any restriction imposed on the Customer by an order issued by any regulatory authority or a Court in India or any investigating agency.
7. **INDEMNITY:** The Customer shall indemnify and keep YES BANK, its directors, officers, employees and agents indemnified of, from and against any cost, expenses, charges, which YES BANK is required to incur or has incurred to defend any such claim, suit, demand, prosecution, proceedings, due to any act of omission or commission, fraud, negligence or default on the part of the Customer as a holder of the PPI.
8. **FORCE MAJEURE:** Notwithstanding anything contained herein, YES BANK shall not be liable to the Customer for any harm, loss, damage or injury caused due to causes beyond its control such as tide, storm, cyclone, flood, lightning, earthquake, fire, blast, explosion or any other act of God, war, rebellion, revolution, insurrection, embargo or sanction, blockade, riot, civil commotion, labour action or unrest including strike, lock-out or boycott, interruption or failure of any utility service, enemy action, criminal conspiracy, act of terrorism or vandalism, sabotage, hacking, unanticipated technological or natural interference or intrusion, loss or damage to satellites, loss of satellite linkage or any other data communications linkage, loss of connectivity or any other irresistible force or compulsion.
9. **SERVICE OF NOTICE:** Any notice or communication required to be given under this “Terms and Conditions” shall not be binding unless the same is in writing and shall have been served by hand delivery against acknowledgement or by registered post at the Registered Office address of YES BANK Limited (in case a notice is to be served to YES BANK) and to address recorded with YES BANK in case notice is to be served to the Customer.
10. **GRIEVANCE REDRESSAL:** Any complaint, dispute, grievance would be addressed to YES BANK in accordance with the Banks Grievance Redressal policy. The Customer reserves the right to approach the Banking Ombudsman in case they are not satisfied with the resolution provided by the Bank.
11. **GOVERNING LANGUAGE:** All deeds, documents and writings that may be executed and all correspondence that may be exchanged between the Customer and YES BANK hereto in relation to the subject matter of this “Terms and Conditions” shall be in English language, which shall be the governing language between the Customer and YES BANK hereto.
12. **GOVERNING LAW AND JURISDICTION:** The use of PPI by the Customer shall be governed in all respects by the laws in force in India. The Customer agrees to submit to the exclusive jurisdiction of the courts in Mumbai. These “Terms and Conditions” shall be subject to Government notifications, any rules, regulations, guidelines and circulars/notices issued by

YES BANK and rules, regulations, bye Laws, Operating Instructions and circulars/communiqués/notices issued by the regulator.

- 13. CHANGE OF “TERMS AND CONDITIONS”:** YES BANK reserves the right, in its sole and absolute discretion to amend, delete, modify, vary, or supplement any of the “Terms and Conditions” at any time and will endeavor to give prior notice of seven days for such changes.
- 14. CONTACT CENTRE DETAILS:** In case of any queries, please call Customer Care No. Toll free from: India - 1800 1200, USA & Canada - 1877 659 8044, UAE - 8000 3570 3089, UK - 8081 7851 33 for other locations outside India: +91 22 - 3099 3600 (non toll-free number). You can also write to yestouch@yesbank.in . Details can be found on www.yesbank.in
- 15.** Please refer exhaustive “Terms and Conditions for INR denominated Wallet” displayed on website of YES BANK for the latest comprehensive applicable “Terms and Conditions”. The customer shall be deemed to have read and understood the exhaustive “Terms and Conditions” while dealing with YES BANK.



YES TOUCH PhoneBanking Number:

1800 1200 (Toll Free for Mobile & Landlines in India) | +91 22 6121 9000
+91 22 3099 3600 (From Outside India) | 1877 659 8044 (USA/CANADA) | 808 178 5133 (UK) 8000 3570 3089 (UAE)



Log on to our website
www.yesbank.in/mctc



Email us at
yestouch@yesbank.in

Registered & Corporate Office address:

YES BANK Limited, YES BANK Tower, IFC 2, 15th Floor, Senapati Bapat Marg, Elphinstone (W),
Mumbai – 400 013, India. **Website:** www.yesbank.in