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1. Mastercard Terms and conditions on the Offer Programs for YES Private Credit Card by third party vendors (“Offers/Program”)

1.1 All offers are subject to availability and subject to the terms and conditions of the respective third party Vendors providing the services, and are valid for all Yes Private Credit Cards issued in India.

1.2 To enjoy any of these offers under the Yes Private Credit Card Programme, you must pay the price in full for the goods / services associated with the offer with a valid Yes Private Credit Card & MasterCard makes no representations or warranties whatsoever or howsoever, and shall under no circumstances be a party to, the procuring or attempted procuring of any goods and services by Yes Private Credit Card through the Yes Private Credit Card Programme.

1.3 Any goods and services so procured by Yes Private Credit Cardmembers under the Offer will be solely a contractual arrangement between Yes Private Credit Cardmembers and the relevant third party vendor providing such goods and services. Without prejudice to the foregoing, MasterCard does not assume any responsibility for the goods and services offered under this Program. The goods are sold and services are provided solely by the relevant third party vendors, under such terms and conditions as determined by such third party vendors, and MasterCard accepts no liability whatsoever in connection with such goods and services, notwithstanding any involvement or assistance on the part of the Yes Private Credit Card Programme in the procurement by Yes Private Credit Cardmembers of such goods or services from the third party vendor.

1.4 The goods and services have not been certified by MasterCard and under no circumstances shall the inclusion of any goods or service in this Program be construed as an endorsement or recommendation of such goods or service by MasterCard. Unless expressly prohibited by law, MasterCard excludes all liability (including for negligence) for any loss or damage (including without limitation, special, indirect or consequential loss or damage) arising from or in connection with any such goods and services procured or attempted to be procured by Yes Private Credit Cardmembers from the relevant third party vendor and all related requests, quotations, reservations and/or bookings thereof.

YES BANK’s Terms and conditions on the Offer Programs for YES Private Credit Card by third party vendors (“Offers/Program”)

1.5 All offers are subject to availability and subject to the terms and conditions of the respective third party Vendors providing the services, and are valid for all Yes Private Credit Cards issued in India.

- 1.6 To enjoy any of these offers under the Yes Private Credit Card Programme, you must pay the price in full for the goods / services associated with the offer with a valid Yes Private Credit Card.
- 1.7 Nothing contained herein shall constitute or be deemed to constitute an invitation or solicitation to purchase any products/ services of any Merchant or any third party and is not intended to create any rights and obligations.
- 1.8 YES BANK makes no representations or warranties whatsoever or howsoever on the goods and services provided under the Offer, and shall under no circumstances be a party to, the procuring or attempted procuring of any goods and services by using Yes Private Credit Card through the Yes Private Credit Card Program.
- 1.9 In case of all matters relating to the offer including any dispute or discrepancy relating to the offer or eligibility of any Cardmember, decision of YES BANK shall be final and binding on Cardmembers in all respects
- 1.10 If a Cardmember ceases to be a Cardmember or if the card is cancelled by YES BANK, at any time during the Offer Period, the Offer shall lapse and shall no more be available to such Cardmember.
- 1.11 These Offers cannot be clubbed with any other Offer that may be available to the Cardmember
- 1.12 The Offers are non-transferable and cannot be exchanged for cash or other merchandise.
- 1.13 YES Bank does not guarantee or make any representations about the usefulness, worthiness, quality of the goods and services available under the Offers and for any defects in goods and/or deficiency in services, YES BANK cannot be made liable or responsible. Any such disputes shall be settled by the Cardmember directly with the provider of such services without any reference to YES BANK.
- 1.14 All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the offers shall be borne solely by the Cardmember and YES BANK will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues
- 1.15 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.
- 1.16 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
- 1.17 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
- 1.18 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
- 1.19 YES BANK reserves the right at any time without any notice, to add/alter/change/ or vary any or all of these terms and conditions or to replace, entire or in part, or to withdraw it altogether.
- 1.20 YES BANK will not be responsible or liable in case the offer could not be availed due to malfunction, delay, traffic congestion on any telephone network or line, computer on-line system, servers or providers, computer equipment, software, or website

- 1.21 Any person taking the advantage of this offer shall be deemed to have read, understood and accepted these terms and conditions.
- 1.22 These terms and conditions are in addition to the terms and conditions of the third party vendors who are providing the goods/services as well as the terms and conditions of the Cardmember Agreement. Any person availing these Offers are deemed to have read and understood these terms and conditions.
- 1.23 All disputes are subject to the exclusive jurisdiction of the competent courts/tribunals of Mumbai
- 1.24 The Offers are subject to all applicable laws and regulatory guidelines and would not be available wherever prohibited and / or on goods / services for which such offers cannot be made for any reason whatsoever

2. Jet Airways Offer - Terms and Conditions

2.1 What is the Offer?

For Flights within India

- 15% discount on base fare for travel in Première Class
- 10% discount on base fare for travel in Economy Class

International flights from India to Gulf, SAARC and ASEAN (International flights from India to Abu Dhabi, Bahrain, Bangkok, Colombo, Dammam, Dhaka, Doha, Dubai, Hong Kong, Jeddah, Kathmandu, Kuwait, Muscat, Riyadh, Sharjah and Singapore)

- 10% discount on base fare for travel in Premiere and Economy Class

2.2 What is the validity of the offer? Who is eligible for the Offer?

2.2.1 The offer is valid till 31st Mar'18

2.2.2 Offer is applicable for Yes Private Credit Cardmembers only and shall be valid only during the Offer Period

2.2.3 YES BANK reserves the right to determine the eligibility of a Cardmember under the Offer during the Offer period

2.3 Generic Terms and Conditions

2.3.1 Offer is valid for bookings only on India country site of jetairways.com / Jet Airways mobile app.

2.3.2 Discount would be applicable for all flights within India and international flights originating from India to Gulf, SAARC and ASEAN.

2.3.3 Discount is applicable for flights operated by Jet Airways.

2.3.4 The offer is valid for one way and return bookings. The offer is not applicable on multi-city bookings.

- 2.3.5 Discount is applicable on the base fare only.
- 2.3.6 Offer is valid for bookings made till 31st Mar'18
- 2.3.7 Use the promo codes mentioned below
 - 2.3.7.1 WORLDELITE1 - for domestic travel in Première category - 15% discount on base fare for travel in Première
 - 2.3.7.2 WORLDELITE2 - for domestic travel in Economy category - 10% discount on base fare for travel in Economy
 - 2.3.7.3 WORLDELITE3 - for international travel for the countries mentioned above - 10% discount on base fare for travel in Premiere and Economy
- 2.4 Travel restrictions:
 - 2.4.1 There are no travel restrictions for international travel.
 - 2.4.2 Tickets must be purchased a minimum of 7 days prior departure for flights within India for travel in Premiere
 - 2.4.3 Tickets must be purchased a minimum of 15 days prior departure for flights within India for travel in Economy
 - 2.4.4 Guest has to input the correct promotion code to avail the offer.
 - 2.4.5 Date change, flight change and / or refund charges will be applicable as mentioned in the fare rule which is displayed during the booking process.
 - 2.4.6 In case of any change / cancellation to the original itinerary, guest will not be entitled to flight discounts, credit of bonus JPMiles and cashback under this offer
 - 2.4.7 All other terms and conditions pertaining to the JetPrivilege programme will apply
 - 2.4.8 For queries related to this offer, guests are requested to contact Jet Airways at info@jetairways.com within 30 days of the transaction
 - 2.4.9 In case of any disputes, the decision of Jet Airways will be final and binding.
 - 2.4.10 Jet Airways reserves the right at any time, without prior notice to add, alter, modify, change or vary all or any of these terms and conditions or to replace wholly or in part, the above offer by another offer, whether similar to above offer or not, or to withdraw it altogether.

3. Etihad Airways Offer - Terms and Conditions

3.1 What is the offer?

Discount - 15% discount on base fare in First and Business Class ticket purchase

3.2 What is the validity of the offer?

The offer is valid till 31st Jul 2018 for travel until 31st Jul 18.

3.3 Detailed Terms and Conditions of the offer are:

- a) Only Yes Private Cardmember can avail this offer.
- b) Only Ex-India flights (flights originating from India) will be eligible for this offer.
- c) Only First and Business Class are eligible under this offer. Residence and Economy Class is excluded.
- d) For Offer related T&C refer offer landing page link:
<https://www.etihad.com/mastercardoffer/>
- e) Regular airline T&C will apply as per the fare selected on etihad.com. Refer link:
<http://www.etihad.com/en-in/legal/terms-and-conditions/>
- f) The offer is applicable on all the fares via <https://www.etihad.com/mastercardoffer/> .
This offer cannot be clubbed with any other offer.
- g) There are no blackout dates applicable under this offer

ADDITIONAL TERMS & CONDITIONS OF TICKET BOOKING: The tickets purchased cannot be exchanged or refunded after purchase unless the performance is cancelled; if a performance is cancelled, ticket holders will be offered seats at any rescheduled performance (subject to availability) or, if the ticket holder is unable to attend the rescheduled performance or the performance is not rescheduled, a refund will be issued by the third party vendor. Refunds for tickets purchased prior to the date of the original event will be given up to the face value of the tickets purchased. Please check tickets when they are received, as mistakes cannot be rectified at a later date. Due to the nature of suppliers, delivery of tickets could be as late as the day of the event. Unless instructed otherwise, payment will be taken using an existing valid Yes Private Credit Card. Where tickets requested are for sold-out events, these are usually only available at a premium, which is reflected in the price of such tickets.

4. Ananda Spa Offer – Terms and Conditions

4.1 What is the offer?

- A 10% discount on the Best Available Rate (The minimum length of stay is 2 nights)
- One room category upgrade subject to availability at the time of arrival.
- Additional benefit for those who choose to book a stay for 4 nights and more on the best available rate. - A 30 minutes spa treatment per person once during the stay.
- One complimentary dinner once during the stay for guests booking the Villa.

4.2 What is the validity of the offer?

- Offer is valid till 31st August 2018

4.3 General Terms & Conditions

- a) All rates are exclusive of taxes and applicable Government Taxes will be charged extra.
The tax rates prevailing on the dates of stay will be levied
- b) In order to preserve the tranquility of the Destination Spa, children below the age of 14 years are not permitted at Ananda in the Himalayas.

- Use of the spa facilities like Sauna, Steam and the spa therapies are available to guests who are of the age of 18 years and above. However, guests between 14 and 18 years can take part in other scheduled activities like yoga, meditation, treks and use of the swimming pool.
 - Rooms are designed for Double, Twin or Single occupancy only. The Luxury 2 Bedroom Villas can accommodate a maximum of 4 guests.
 - Check in time is 1400 hrs and Check out time is 1100 hrs.
- c) Christmas Eve & New Year Eve:
- A minimum 3 night stay is required for guests staying at Ananda over 31st December.
 - Christmas Eve (24th December 2017) & New Year Eve (31st December 2017) gala dinners are mandatory.
 - Supplement charges are applicable for both Christmas Eve and New Year's Eve gala dinners.
- d) All reservations must be sent directly to Ananda Global Reservations at reservations@anandaspa.com
- e) All of the above rates are valid only for guests who are non-resident in India.

4.4 Confirmation Policy:

In order for a reservation to be confirmed, a credit card guarantee (with valid authorization form) or a 100% advance deposit (in the case of wire transfer or cash payment) is required. All non-guaranteed reservations will be released 21 days prior to date of arrival. For reservation enquiries made within 21 days of arrival, a maximum of 2 days will be allowed to guarantee the reservation with a signed Credit card authorization form, wire transfer or cash deposit.

4.5 Cancellation/Amendment Policy - for Ananda Getaways & Room Only Bookings:

- For cancellations more than 15 days before arrival - No Charge
- For cancellations between 3 - 15 days before arrival - 50% of total package price charged as retention
- For cancellations between 0 - 3 days before arrival - 100% of total package price charged as retention
- No show - 100% of total package price charged as retention
- Early checkout - 100% of balance period charged as retention
- For any amendment in arrival date less than 15 days prior to arrival, 1 night retention will be charged

5. LoungeKey - Conditions of Use

1. LoungeKey is a program that enables access to airport lounges by means of an eligible YES BANK Credit Card. The YES BANK Credit Card must be presented at an airport

lounge and will be checked and verified to validate the Cardmember's eligibility to enter and use the airport lounge.

2. The Cardmember agrees that by using the LoungeKey program, they agree to and accept these Conditions of Use. These Conditions of Use will prevail over any other terms and conditions provided to the Cardmember in relation to use of the LoungeKey program.
3. Use of the LoungeKey program is not transferable and Cardmember may only use the LoungeKey program until either the expiry date shown on the LoungeKey website or app, or until the expiry of the benefit offered by YES BANK. The LoungeKey program may not be used by any person other than the eligible Cardmember.
4. Where a YES BANK Credit Card is used as the Means of Access for LoungeKey, no point of sale transaction takes place. A charge may be made later, if applicable according to the terms of the LoungeKey benefit offered by YES BANK.
5. Admittance to a lounge is conditional upon presentation of an eligible YES BANK Credit Card, together with personal identification such as passport, national identity card or driving license. Cardmember needs to present the Card to the lounge personnel and inform the lounge personnel that he wishes to avail lounge access under LoungeKey program.
6. YES BANK may amend the lounge visit charges at any time by providing notice in advance of such change to Cardmember.
7. When presenting the YES BANK Credit Card on entering the lounge, Cardmembers are required to inform lounge staff that they wish to enter the lounge using the LoungeKey program. Lounge staff will verify eligibility to enter the lounge by checking the YES BANK Credit Card visually and then electronically recording through a card reader, or otherwise entering the details into a secure system. Lounge staff will also enter the number of guests (if any) accompanying the Cardmember. If requested, the Cardmember must sign the card reader screen, which will reflect the number of accompanying guests, if any.
8. The YES BANK Credit Card bears a Loungekey logo at the back of the Card which must be shown to the lounge personnel while accessing LoungeKey eligible lounges.
9. The electronic record of the Cardmember's YES BANK Credit Card will be considered valid evidence of the Cardmember's access.
10. Access to the lounges for children and the fees for such visits varies across the lounges and the Cardmember is advised to check the individual lounge description before travelling.
11. All participating lounges are owned and operated by third party organizations. The Cardmember and accompanying guests must abide by the rules and policies of each participating lounge and the Cardmember accepts that registering for a lounge does not guarantee continued access. The Cardmember accepts that the LoungeKey group of companies has no control over the lounge operator's decision whether to admit any Cardmember, the number of people allowed in any lounge at any time, facilities offered, the opening/closing times, the length of time which Cardmember may spend in the lounge and any charges payable for extended lounge access or the personnel employed by the lounges. The administrators of LoungeKey will use reasonable endeavours to

ensure the benefits and facilities are available as advertised, but the Cardmember accepts that the LoungeKey group of companies does not warrant nor guarantee in any way that all or any of the benefits and facilities will be available at the time of the Cardmember's visit.

12. The Cardmember further accepts that the LoungeKey group of companies is not liable for any loss to the Cardmember, or any accompanying guests, arising from the provision or non-provision (whether in whole or in part) of any of the advertised benefits and facilities.
13. Participating lounges have no obligation to announce flights and the Cardmember accepts that the LoungeKey group of companies shall not be held liable for any direct or indirect loss resulting out of Cardmember and/or accompanying guests failing to board their flight(s). It is the Cardmember's responsibility to check the relevant entry requirements for any country being visited and to have the correct travel documentation for the journey.
14. The provision of free alcoholic drinks (where local law permits) is at the discretion of each lounge operator and in some cases may be limited or unavailable. In such cases the Cardmember is responsible for paying any charges for additional consumption direct to the lounge staff. (See individual lounge descriptions for details.)
15. Telephone and Wi-Fi facilities (where available) vary from lounge to lounge and are provided at the lounge operator's discretion. Free usage of telephone facilities is normally limited to local calls only. Charges for any other lounge facilities are at the discretion of each lounge operator and the Cardmember is responsible for paying these directly to the lounge staff.
16. Admittance to lounges is strictly subject to Cardmember and any accompanying guests being in possession of a valid flight ticket and travel documents for the same day of travel. Outside the US, flight tickets must be accompanied by a valid boarding pass for a departing flight, i.e. outbound passengers only. Please note some lounges in Europe are located within designated Schengen areas of the airport which means that access is only provided to these lounges if Cardmember is traveling between Schengen countries (an up to date list of Schengen countries is detailed at http://ec.europa.eu/dgs/home-affairs/what-we-do/policies/borders-and-visas/schengen/index_en.htm.)
17. Admittance to lounges is subject to Cardmembers and any guests (including children) behaving and dressing in accordance with the relevant lounge terms and conditions and any person not complying with such terms and conditions may be asked to vacate the lounge facilities. The LoungeKey group of companies is not liable for any loss suffered by the Cardmember and any guests where a lounge operator has refused admission because the LoungeKey customer and/or guests have not complied with these conditions.
18. To the fullest extent allowed by law, the LoungeKey group of companies accepts no responsibility for the actions of the LoungeKey customer when using any participating lounge and shall not be responsible for any personal belongings brought into a lounge by LoungeKey customers.
19. Any lost, stolen or damaged YES BANK Credit Card must be notified to YES BANK who shall be providing a replacement. LoungeKey shall not be responsible for replacing

any lost, stolen or damaged YES BANK Credit Card and shall not be liable for any inability of a Cardmember to access the LoungeKey program during any period that any Yes BANK Credit Card is being replaced.

20. In the event of a discontinuing either their LoungeKey membership, or the relationship with YES BANK from whom their LoungeKey membership is granted, the YES BANK Credit Card will be cancelled with effect from the effective date of that cancellation. Any lounge visits made by a Cardmember using an invalid Card, including any guests, shall be charged to that LoungeKey customer directly at the time of visit. In the event that access to the LoungeKey program has been revoked due to the Cardmember's YES BANK Credit Card being cancelled, LoungeKey reserves the right to pursue legal action to recover any outstanding charges.
21. LoungeKey has the right to refuse membership to people who are employed by or contracted to an airline, airport or a Government in respect of airline or airport security and YES BANK will not be accounted responsible for this denial.
22. The LoungeKey group of companies shall not be held responsible for any disputes or claims that may occur between the Cardmember and/or any guests and a lounge operator, and the LoungeKey group of companies shall not be liable for any costs, damages, losses or expenses related to such disputes.
23. The Cardmember agrees that s/he will defend and indemnify the LoungeKey group of companies, its directors, officers, employees and agents (collectively 'the indemnified parties') against and hold each indemnified party harmless from all liabilities, damages, losses, claims, suits, judgments, costs and expenses (including reasonable legal fees) for injury to or death of any person or damage to or destruction of any property arising out of the use of any lounge by the Cardmember or any other person accompanying the Cardmember, except that such indemnification shall not extend to acts of gross negligence or willful misconduct by the indemnified parties.
24. LoungeKey makes no representations as to any income, use, excise or other tax liability of Cardmember as a result of their LoungeKey benefit. Cardmembers are advised to check with their accountant or tax adviser for further information. The Cardmember is solely responsible for any tax liability as a result of LoungeKey benefit.
25. By accepting the YES BANK Credit Card, the Cardmember consents to any personal data being used in accordance with the LoungeKey privacy policy available at www.loungekey.com or available on written request to LoungeKey at Cutlers Exchange, 123 Houndsditch, London EC3A 7BU, UK.
26. Cardmember with concerns or complaints should contact YES BANK, and all complaints relating to any lounge visit should be made directly to YES BANK within six months of the relevant lounge visit.
27. YES BANK reserves the right at all times to make any changes to these Conditions of Use subject to giving Cardmember reasonable notice as appropriate in the circumstances.
28. To the extent permissible by local law or regulation these Conditions of Use shall be governed by and construed in accordance with English law and LoungeKey and the Cardmember submit to the non-exclusive jurisdiction of English courts to resolve any disputes that arise out of them.

29. Any provision of these Conditions of Use declared void or unenforceable by any competent authority or court shall, to the extent of such invalidity or unenforceability, be deemed severable and shall not affect the other provisions of these Conditions of Use.
30. LoungeKey ,MasterCard & YES BANK do not have any control over the opening times, facilities, service or personnel of any of the lounges participating in LoungeKey. Said lounges are subject to the administrative procedures of the individual lounge operators and may alter at any time without prior notification to LoungeKey ,MasterCard or YES BANK. LoungeKey, MasterCard & YES BANK shall not be liable for any loss, consequential loss or damages suffered by the Issuer, any Cardmember or accompanying guest as a result of any alteration in any lounge operator's administrative procedures or lounge facilities or for any wrongful information relating to LoungeKey given to YES BANK, any Cardmember or Cardmember guest by any lounge operator's employees or agents.
31. A list of the participating LoungeKey lounges will be published and updated accordingly on the YES BANK's LoungeKey website. This list is subject to change as lounges enter and exit the LoungeKey Program. There is no guarantee of participating LoungeKey lounges, their amenities, services or policies.
32. Cardmembers must not, communicate directly with the operator of any airport lounge participating in the LoungeKey Program on any matter concerning the LoungeKey Program, other than as otherwise provided herein. All queries, complaints, disputes, requests for assistance and the like are to be taken up with YES BANK only and YES BANK shall be responsible for resolving the matter and replying to the inquiry.
33. For further Terms and conditions please visit www.loungekey.com

6. ITC Club Culinaire Membership - Terms & Conditions

- 1) Employee of ITC Ltd, its subsidiary companies and associate companies are not eligible to become members of Club ITC Culinaire.
- 2) Mastercard and YES BANK are only facilitating this application of Club ITC Culinaire membership and will not be liable for delivery and fulfillment of the associated offers & services
- 3) The date of expiry of both memberships (Primary & Spouse) shall be the same, irrespective of the date of enrollment of the Spouse member.
- 4) Membership benefits are not transferable and every membership is valid for 12 calendar months. The Primary & Spouse memberships will be treated as independent memberships.
- 5) Extending the membership for Club ITC Culinaire program to its World Elite Credit Card members is at the sole discretion of YES BANK.
- 6) Enrolling a card member for Club ITC Culinaire membership program is at the sole discretion of ITC Ltd.
- 7) Admission to ITC Hotels' Properties usage of facilities thereof is at sole discretion of ITC Ltd.
- 8) In case of any conflict regarding the terms and conditions of this enrollment form, the decision of YES BANK shall be binding on the Cardmember.

- 9) At hotels where discounts are extended on dining spends, only one card can be presented per table/group.
- 10) Club ITC Culinaire while staying at participating ITC Hotels, WelcomHotels & Fortune Hotels, earn a 5% point credit on room tariff and other eligible hotel services
- 11) Club ITC Culinaire members earn a 25% point credit on all eligible Food & Beverage spends at participating ITC Hotels and WelcomHotels and a flat 20% savings on all eligible dining spends at Fortune and WelcomHotels
- 12) All eligible spends at Wills Lifestyle stores earn a 5% point credit
- 13) Green Points are calculated on the bill amount settled net of taxes, gratuities and amount settled by any certificate or by redemption of Green Points. Every Green Point is equivalent to ₹1 of invoiced services.
- 14) Green points may be instantly redeemed at ITC Luxury Collection Hotels, select WelcomHotels & at all Wills Lifestyle stores to settle bills (in part or full) against the points-balance on the card. Additional redemption options are available on the Club ITC Culinaire redemption catalogue, accessible at www.clubitc.in/culinaire
- 15) The list of participating hotels, restaurants and wills Lifestyle stores is subject to change and is at the sole discretion of ITC Ltd. For a complete and updated list of Participating Hotels and redemption Partners please visit www.clubitc.in/culinaire
- 16) The benefits extended, percentage of Green Points credited and certificate benefits are subject to change and are at the sole discretion of ITC Ltd.
- 17) Membership cancellation requests will be accepted only within 30 days of issue of the membership card, provided the membership card and all certificates are returned
- 18) Membership to the Club ITC Culinaire programme will be governed by the terms and conditions of programme. For detailed terms and conditions covering all aspects of the programme (enrollment, points earning, points redemption, renewal of memberships, participating hotels, etc.) please visit the programme website at www.clubitc.in/culinaire
- 19) All Club ITC Culinaire members necessarily receive an active RFID (Radio Frequency Identification) enabled membership card. In-case members want to opt out of this service they are requested to call YES BANK to have the same deactivated

7. MasterCard Domestic Golf Programme – Golflan - Terms & Conditions

The benefits offered to play golf and to avail of the golf lessons under the Golf Program are subject to the following terms and conditions

1. The MasterCard golf program is not a golf club membership and is not to be regarded as a golf club membership. MasterCard golf program entitles Yes Private Cardmembers to enjoy the specified golfing benefits subject to the applicable terms and conditions as stipulated.
2. The golf lessons benefits may be availed subject to the following limits:-

- (a) Complimentary weekday and weekend/holiday individual golf lessons hosted at the specified gold clubs (golf courses) not exceeding one golf lesson per eligible Principal MasterCard Cardmembers per day; and
 - (b) Each golf lesson will comprise of at least 30 (thirty) minutes and a maximum of 1 (one) hour duration and will include the Principal MasterCard Cardmember being provided with the following facilities:-
 - o Green fees to access the golf course/driving range for the golf lesson;
 - o Cost of instructor's fees; and
 - o Range golf balls @ 50 golf balls per lesson;
3. All eligible MasterCard WorldElite Cardmember ("Cardmember") would be entitled to complimentary green fee access hosted for them at specified locations on Weekdays and Weekends/Holidays as per applicable terms and conditions. Provided however that no more than 12 (Twelve) rounds of complimentary green fees may be enjoyed by the Cardmember during the period of 1 year from the month of creation of login credentials to access golf booking platform. Provided further that no more than 3 (Three) rounds of complimentary green fees may be enjoyed in a single calendar quarter
 4. All eligible MasterCard Cardmember would be entitled to 4 (Four) complimentary green fee access hosted for their accompanying guests provided further that no more than 1(One) complimentary guest green fee may be enjoyed in a single calendar quarter.
 5. All eligible Cardmember and their children would be entitled to avail of 12 (Twelve) complimentary golf lessons / golf coaching every year at select locations in India on Weekdays and Weekends/Holidays subject to the applicable terms and conditions.. Provided further that no more than 3 (Three) complimentary golf lessons may be enjoyed by the Cardmember and/or their children in a single calendar quarter.
 6. A Cardmember may hold only one booking on a single day whether for a golf game or a golf lesson.
 7. In case of any Cardmember holding multiple variants of MasterCard Card i.e multiple Cards issued from different Banks, then each MasterCard would be treated separately for the eligibility of golf benefits as provided under this MasterCard Golf Program.
 8. A Cardmember must abide by all Local Club rules including Dress Code, Club Rules, Etiquette, Playing and Handicap Restrictions and access restrictions of allowable areas at each golf club / golf learning facility.
 9. Golf booking requests for both golf games and golf lessons will only be accepted for daylight timings that ensure that the start of the golf game must enable completion of 18 holes of play and / or the golf lesson during normal daylight hours.

10. It will be the exclusive responsibility of the Cardmember to verify and report within time at the correct address and location of the respective golf clubs and / or golf learning facility at which the golf booking has been confirmed for the Cardmember.
11. All Cardmember must provide their correct and verifiable contact number and email id while registering on the Golf booking microsite without which booking request will not be processed further.
12. In case where a main Cardmember has requested to join a guest for a golf game, then the requesting Cardmember must provide the correct and verifiable contact numbers and email id of the guest while placing the golf game booking request with Yes Private Banking & Concierge Services at 1800 121 4444. Any booking requests without the required contact numbers and email ids will not be processed.
13. Acceptance of all golf bookings including for golf games and golf lessons shall be subject to availability and at the discretion of the golf instructors / golf coaches and / or the golf clubs / driving ranges.
14. Minimum Flight (Player) conditions:
 - (a) Weekdays: Unless otherwise prescribed by the local club / golf course rules / seasonal rules, the minimum flight conditions for Weekday rounds of golf is a minimum of 2 (TWO) players per flight;
 - (b) Weekends/Holidays: Unless otherwise prescribed by the local club / golf course rules / seasonal rules, the minimum flight conditions for Weekend/Holiday rounds of golf is a minimum of 3 (THREE) players per flight; and
 - (c) The maximum number of players per flight is 4 (FOUR) on any day.
15. It will be the exclusive responsibility of the Cardmember to fulfill the minimum flight conditions in respect of each booking request and Pinpoint, MasterCard and Contractor will not be responsible to help the Cardmember make up the minimum flight condition numbers. Golf game booking requests not meeting the minimum player conditions will not be processed.
16. Cardmember may be allowed to play in the same flight with a Club Member or other green fee paying guest(s) (except any players availing benefits under any other golf program) subject to fulfillment of the minimum flight conditions. In such a situation, the Cardmember must inform the exact booking time held by the Club Member and the same will be verified with the golf club prior to processing the Cardmember's booking request. In cases where the Cardmember requests to join a Club Member and if at the time of verification of the original request, no Confirmed booking exists in the name specified Club Member(s), then the booking request made by the Cardmember will not be accepted / processed.
17. Changes in timings of any confirmed bookings / bookings in process will be subject to availability and subject to acceptance at the discretion of the golf club(s) / golf instructor(s).

18. Cardmember may request for a maximum of 3 (THREE) guest(s) per Golf Game booking. All guests must play in the same group as the Cardmember. All bookings for guests of Cardmember will only be confirmed if the Cardmember charges the applicable guest charges to his/her MasterCard WE Card by making pre-payment prior to the booking being confirmed. Once charged against a confirmed golf booking, there will be no refund for guest charges for any reason whatsoever.
19. All other costs and charges such as food and beverage expenses, consumables, rental of golf equipment, golf-cart (Buggy) charges, Caddy Fees etc. shall be borne by the Cardmember(s) or his/her guest(s).
20. Cardmember and guests may have to pay directly at the golf club for buggy, caddie, turfmate and golf insurance at normal published rates of the golf club, where applicable or in some situations, may be required to pre-pay such amounts at the time of confirmation of the requested Golf booking. In such situations, all principal Cardmember must authorize the Golfplan to charge his/her portion of the required payment.
21. All requests for golf bookings must be made at least 7 (Seven) days in advance of the intended date of play/golf lesson not including the date / day of play. This does not include the date of play and date of placing the request.
22. Golfers must have at least a valid golf handicap or in lieu thereof, at golf clubs / golf course where permissible, a certificate of golfing proficiency in lieu of a Golf Handicap as issued by a certified and approved golf instructor may be acceptable. All golfers must produce their Golf Handicap Certificate upon request including as may be requested by Yes Private Banking & Concierge Services prior to the requested day of the play.
23. Golf clubs will not entertain any correspondence/enquiries and/or attempts for bookings directly from Cardmember and Cardmember may not receive any response directly from golf clubs and the breach of this condition may result in denial of golfing benefits to the concerned Cardmember(s).
24. A Club Member cannot make a booking directly at the golf club/driving range and transfer the confirmed booking over to the Cardmember or vice versa.
25. The MasterCard golf program cannot be used by Cardmember or their guests in conjunction with any other promotions or other golf program(s) or to join other golfers who are availing of the benefits of any other golf program.
26. Cardmember cannot book for more than 4 (FOUR) players in total including himself/herself for any one golf game booking.
27. This MasterCard golf program is valid for golf course access only to individual Cardmember and is not valid for any group bookings or to participate in any private event, tournament or any other special golf day arrangement.
28. This MasterCard golf program is valid for golf course access only. Cardmember and/or their guest(s) may not have access to the other facilities at the golf club / driving range. A

Cardmember may not request for a booking to visit a golf club for any other purpose except to request to play or learn golf in accordance with the terms and conditions of this MasterCard golf program.

29. These terms and conditions including the golf courses / driving ranges and golf coaches are subject to change.

CANCELLATION POLICY FOR GOLF GAME BOOKINGS

1. Cancellation must be made more than 3 (THREE) days in advance prior to tee-off date, not counting the date of the confirmed booking.
2. Penalty for breach of cancellation condition – there will be no refund/revert on Deducted Complimentary quota OR Guest charges / any other pre-paid charges.

CANCELLATION POLICY – GOLF LESSONS / CLINICS

1. Cancellation must be made 2 (TWO) days in advance prior to golf lesson.
2. Penalty for breach of cancellation condition – there will be no refund/revert on Deducted Complimentary quota OR Guest charges / any other pre-paid charges.

8. Expert Medical Opinion (Advance Medical) - Terms & Conditions

1. Expert Medical Opinion will be provided to Yes Private Credit Cardmembers in India from world's leading medical experts.
2. Covered individuals will be Yes Private Credit Cardmember, their spouses, their children under 25, and their parents.
3. The service can be used at any point during the care process.
4. Cardmember is entitled to
 - Unrestricted access to a dedicated doctor by telephone.
 - Reports from leading global experts who have reviewed your medical information.
 - Concierge services such as medical record collection, provider vetting, and (when possible) expedited appointments with face-to-face providers.
 - Information on resources available to you through your insurance carrier or employer.
5. Advance Medical's data protection systems utilize the most advanced technology available. Administrative, physical and technical safeguards exceed regulations regarding personal information protection.

6. The choice to involve and inform Cardmember's treating physician about this process is completely up to the Cardmember.

9. Max Healthcare Offer –

1. What is the offer?
 - 20% discount on Max Standard Preventive Health Packages. 25% discount on Platinum Preventive Health Package at Panchsheel Park only.
 - 20% discount on Consultations
 - 20% discount on Investigations and Diagnostics
 - 15% discount on Room Rent and Investigations (Not applicable for TPA routed cases)
 - Complimentary Weight Management Package
 - One Complimentary Basic check – BP, Sugar, BMI, ECG and Physician Consult – all locations except Max Patparganj
 - 10% discount on eye and dental procedures
 - One complimentary Lasik Screening – at Panchseel Park only
 - One complimentary consultation with Dentist – at Max Pitampura
 - One complimentary consultation with Aesthetic Surgeon – at Max Shalimar Bagh and Pitampura
 - Preferential appointment with top doctors on best effort basis.
2. What is the validity of the offer?
 - The validity of the offer is 31st of March 2018.
3. General Terms and Conditions
 - a. While availing Mastercard World Elite offer it is mandatory to make all payments through your Mastercard World Elite card only.
 - b. Cardmember and his dependents can avail the offer but mode of payment has to be through Mastercard only
 - c. Discount benefits of Mastercard can be availed across Max Hospital locations at – Gurgaon, Panchsheel Park, Saket, Pitampura, Shalimar Bagh, Noida, Greater Noida, Patparganj, Vaishali, Mohali, Bathinda, Dehradun

10. Advance Medical

1. All the personal and medical data, referred to as "CONFIDENTIAL INFORMATION" provided to ADVANCE MEDICAL in any manner, including telephonically, in relation to your case, will be used by ADVANCE MEDICAL with the only purpose of delivering an Expert Medical Opinion.
2. Therefore, the confidential information will be registered in a secure and proper manner, following the European Parliament and Council Directive 95/46/EC of 24 October 1995 on the protection of individuals with regards to the processing of personal data and on the free movement of such data.

3. You may request information and exercise your rights of access, rectification, opposition and cancelation to the Data Protection Officer at the DATA PROTECTION department located in the company address or at the email address: mastercard@advance-medical.com, indicating your name, what service was used and your telephone number.
4. Your data will be anonymized, however, there might be instances when your personal data will be communicated to medical experts and hospitals in order for them to provide the Expert Medical Opinion service. In case it is necessary, we might have to share your medical data within the companies of the ADVANCE MEDICAL group.
5. ADVANCE MEDICAL uses standard and centralized protocols as well as security measures in order to guarantee the privacy of your data, avoiding its distribution to third parties.
6. You hereby accept that ADVANCE MEDICAL and its employees get in touch with you in order to obtain the necessary information to provide you with the service.
7. You hereby authorize your treating physicians and other health care providers to release all relevant personal and medical data to ADVANCE MEDICAL to be used in obtaining an Expert Opinion and you grant ADVANCE MEDICAL permission to use and disclose this information as described in our privacy notice.
8. ADVANCE MEDICAL disclaims on behalf of itself and its business partners (including the Mastercard group of companies) all warranties, express or implied, including without limitation any warranty of merchantability or fitness for a particular purpose, regarding any information you obtain through or from ADVANCE MEDICAL.
9. You hereby hold harmless and release ADVANCE MEDICAL, their officers, directors, employees, business partners (including the Mastercard group of companies) and agents, and the opining physician(s) from any liability arising out of preparation or delivery of the Report and your use of the Report.
10. In no event will ADVANCE MEDICAL, their officers, directors, employees, business partners (including the Mastercard group of companies) and agents, and the opining physician(s) be liable for special or consequential damages, even if those damages are otherwise foreseeable or even if any of them have been advised of the possibility of such damages.
11. You acknowledge that your health insurance might not cover a particular test or treatment recommended in the Expert Medical Opinion Report, as coverage depends on the terms of your health insurance. ADVANCE MEDICAL and the medical experts do not make health benefits coverage decisions for your health insurance.
12. Please refer to your insurance company to verify cover and pre-authorize treatment. Other Terms and Conditions apply.

11. Texas Medical

1. Customer to announce to the Merchant the intention to avail the Offer while placing the order and may be asked to present the Eligible Card for confirmation.
2. Customer is responsible for the payment of all applicable taxes corresponding to the particular Offer.

3. The Offer is made available only if the Customer presents and makes full payment using an Eligible Card.
4. The Offer cannot be combined with any other offer/promotion/discount applicable at the Merchant establishment (outlet, store or website).
5. The Offer is non-transferable and cannot be exchanged for cash or any other merchandise or products or discounts, or coupons or special offers.
6. Customers are not bound in any manner to participate in the Offer. Any participation shall be voluntary.
7. Customers can also make transactions at the participating establishments without participating in the Mastercard Cards Offer Program or availing of the Offer.
8. Any Customer who utilizes, participates in, or attempts to utilize or participates in the Mastercard Cards Offer Program or avails the Offer, irrevocably agrees to the following:
9. 1. Use of product or service at any of the participating establishments is at the Customer's own risk;
10. Mastercard and Mastercard Loyalty Solutions India shall not be responsible for, nor do they guarantee the quality of products/services provided by any of the participating establishments;
11. Mastercard and Mastercard Loyalty Solutions India will not be liable for any reason whatsoever for any claim for loss, damage or expense howsoever incurred in relation to the use (or attempted use) of the service/product at any of the participating establishments; and accordingly, the Customer will not make any claim against Mastercard or Mastercard Loyalty Solutions India for the foregoing;
12. Neither Mastercard nor Mastercard Loyalty Solutions India makes or gives any guarantee or warranty that any of the benefits or privileges under the Offer will be fulfilled. Accordingly, Customers shall not make any claim or seek compensation against Mastercard and/or Mastercard Loyalty Solutions India in relation to any loss, damage or expense suffered in relation to the nonfulfillment of any benefits or privileges under the Offer.
13. Any claims, complaints or issues regarding service, quality of products or fulfillment of the Offer need to be made to the Merchant. Mastercard, Mastercard Loyalty Solutions India and the issuing bank will not be responsible for the same.

12. Max Healthcare

1. Offer is valid till 31 December 2018.
2. This offer cannot be clubbed with any other offers/scheme.
3. Valid for transactions with valid Yes Private Card only.
4. Discount is not applicable for discounted hospitalization packages, outsourced items like investigations, diagnostics, implants, pharmacy and consumables. Prior appointment is mandatory.
5. Please call 8860444888. Discounts are not applicable for TPA/Insurance routed cases.
6. For all Complimentary Offer, please call your issuer to get the Offer Email. Please carry a print of the Emailer to avail the offer at the applicable hospital.

7. Services are subject to availability.
8. Complimentary services can be used only once and will be valid only for 2 months from the date of the e-mailer sent by issuer.
9. Preferential appointment with top doctors on best effort basis.
10. Request to be routed through the dedicated Relationship Manager of the unit.
11. Max Hospital holds the right to change the configuration of the offer without prior notice.
12. Any disputes are subject to the jurisdiction of Delhi courts only.