

| YES Digital Savings Account - Schedule of Charges | |
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| Charge Type | Standard Charges |
| Average Balance in the Account | |
| Average Monthly Balance (AMB) Requirement | Rs 10,000 |
| AMB Non-maintenance charges | 5% of balance shortfall. |
| Maximum Charge for Non-Maintenance of AMB | Min Rs 100, Max Rs 500 |
| Free Transactions & Services | |
| Visa Platinum Virtual Debit card | Debit Card Pin Generation through Net banking |
| Anywhere Branch Banking | First Time Passbook Issuance |
| Account eStatement facility | Registration & Access of Net Banking/Mobile Banking/Phone Banking facility |
| Intra-Bank Fund Transfer through Net Banking/Mobile Banking | Electronic Funds Transfer (NEFT/RTGS/IMPS) Inward & Outward |
| UPI Payment | Utility Bill payment through Net Banking/Mobile Banking |
| Cheque Collection - Local Clearing | Outstation Cheque Collection - Correspondent Bank Locations/Other Locations (Instrument Value) |
| E-commerce payment through Net Banking | Cash deposits & withdrawals at branch – Month free limit of Rs 50,000 or 2 transactions whichever is breached first |
| Mutual Fund Investment Branch /Net banking | Investment Services Registration |
| ECS Instruction - Net banking | Standing Instruction maintenance - Net Banking |
| Cancellation of DD payable at YES BANK & Other locations | DD payable at YES BANK & Corresponding Bank locations - Net Banking/Mobile Banking/Branch |
| Balance enquiry at Branch/Net Banking/ Mobile Banking | DD revalidation |
| Account Opening | Retrieval of Cheque/Instruction within 1 Year of date of issue |
| Dormancy Activation | Nomination Facility |
| Account Closure within 30 days of account activation | |
| Chargeable Transactions & Services | |
| Branch Related | |
| Intra-Bank Fund Transfer - Branch | Rs. 30 per transaction |
| RTGS Payment - Branch | Per Transaction Charges: > 2 Lacs & <= 5 Lacs: Rs 20, > 5 Lacs: Rs 40 |
| NEFT Payment - Branch | Per Transaction Charges <= 10K: Rs 2, > 10K & <= 1 Lac: Rs 4, > 1 Lac & <= 2 Lac: Rs 12, > 2 Lac: Rs 20 |
| Cash deposits and withdrawals at branch | Rs 3/1000 after Monthly free limit of Rs 50,000 or 2 transactions is breached (Minimum Rs 50/-) |
| Payable at Par Cheque book Issuance | Rs 3/cheque leaf (available on request only) |
| | Min 25 leaves in one cheque book |



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| Stop Payment of Cheques - Branch | Through Branch: Cheque - Rs.100, Range of cheques - Rs.200 |
| Standing Instruction maintenance through Branch | Rs. 150 per standing instruction |
| ECS instruction through Branch | Rs 50 per instruction |
| Physical Statement | Rs 100 per request |
| Duplicate Passbook | Rs 100 per passbook |
| Banker's Verification (Signature/ Address/Photograph) | Rs 100 / Verification |
| Retrieval of Cheque/Instruction | Rs 100 per cheque / instruction after 1 year of issuance |
| Account Closure | Rs 500 after 30 days of account activation |

| Debit/ATM Card Related | |
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| Physical Debit Card | As per Debit card SOC, provided on request |
| At YES Bank ATMs in India | First 5 financial transactions free, Rs 20 per transaction thereafter, Non-Financial Transaction - Unlimited Free |
| At other bank ATMs in India | First 5 transactions free including Financials/Non-Financials, thereafter, Financials: Rs 20 per transaction and Non-Financial Rs 8 per transaction |
| Transactions outside India | Cash Withdrawals- Rs. 120 per transaction Balance Inquiry- Rs. 20 per transaction |
| ATM Transactions declines Due to Insufficient Funds | Rs 25 / Instance |
| PIN Regeneration through Branch | Rs 50 / Instance |
| Charge Slip Retrieval | Rs 250 / Instance |
| Replacement of Lost/Stolen Debit Card | Rs 149 / Instance |
| Debit Card Cross Currency Mark-up | 3% |
| Others | |
| Cheque Return - Insufficient Funds | Rs 350 / Cheque for the 1st cheque |
| | Rs 750 from next cheque onwards |
| Cheque Return - Local/Outstation Clearing | Rs 50/instrument |
| ECS Return - Insufficient Funds | Rs 200 / Return |
| SMS/E-mail Alerts (Day end balance/ transactions above a threshold/low balance) | Rs 15/ Quarter |

| Fee waiver on below Transactions/Services subject to maintenance of AMB | |
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| Replacement of Lost/Stolen Debit Card | Rs 149 / Instance |
| ECS instruction through Branch | Rs 50 per instruction |
| Banker's Verification (Signature/ Address/Photograph) | Rs 100 / Verification |
| Physical Statement | Rs 100 per request |

Common Guidelines

Average Balance Maintenance:

- An initial payment for opening a new account should include minimum AMB for the account type, 1st Year Debit Card Annual Fee and Demat Account Annual Maintenance Fee (plus taxes, as applicable)
- Average Monthly/Yearly Balance (AMB/AYB): Average of Daily Closing Balance for the Month/Year = Summation of daily closing balance/Actual no. of calendar days in the Month/Year.
- Minimum Average maintenance on an account type shall not be applicable for the Account Opening Month.
- A One Month advance intimation shall be provided at the end of the first month (M0) in case the required Average Balance is not being maintained during the first month(M0). Average balance will be observed for the next month (M1), Average Monthly Balance non-maintenance charges for the first month (M0) will be levied as defined if the required AMB is not maintained for the two subsequent months (M0 and M1).
- The charges mentioned in the schedules are exclusive of taxes as applicable from time to time.
- Monthly/Quarterly/Annual cycle charges as applicable on the account type can be recovered anytime.
- In case of insufficient funds in the account, for recovery of charges, YES BANK reserves the right to force debit or make repeated attempt(s) to recover charges due.
- Kindly refer to our website or contact our branches for latest Schedule of charges.
- Kindly refer to our website for charges/fees applicable to Foreign Exchange & Remittance Services.