

Value Chart for YES FIRST Business Card	
	Annual Benefit Value (Rs)
Complimentary Priority Pass Membership for Primary Cardmember worth US \$99	6,633
Complimentary Priority Pass - Airport Lounge Access (Total 6 Complimentary visits in 12 months) - per visit cost US \$ 27	10,854
Complimentary Domestic Airport Lounge Access (Total 3 Complimentary visits in every quarter) - per visit cost INR 750	9,000
Total Lifestyle Benefits (A)	26,487
Reward Points earned on monthly retail spends of Rs. 100,000 (Assuming 50% on - online and dining spends which will accrue 50% accelerated/bonus reward points)	22,500
Saving on Fuel Surcharge @1% (assuming monthly spends of Rs.10,000)	1,200
2,000 Reward Points on setting up of 2 Standing Instruction's for YES PayNOW	500
Welcome Benefit of 24,000 Reward Points on First Retail Purchase	6,000
Additional 20,000 Annual Bonus Reward Points on spending 12 lakhs in 12 months from card set up	5,000
Additional 20,000 Bonus Reward Points on spending 3 lakhs in 90 days from card set up	5,000
Total Spends & Reward Points Benefits (B)	40,200
Total Value Proposition on YES FIRST Business Card (A) + (B)	66,687
Additionally, get Green Fee waiver on Golf rounds at select golf courses in India under MasterCard World Golf Programme	
1 Reward Point = Rs.0.25, Assumption 1\$ = INR 67	
Please note, that the above table & data is for illustration purpose only and YES BANK shall, in no way be held responsible/liable to provide the benefits stated therein and/or in relation thereto. Actual benefits will differ for every Cardmember depending on their spend pattern/card usage	

YES FIRST BUSINESS CARD

Assuming your average monthly spend is Rs 1 Lakh & you choose to revolve balance of 2.5 Lakhs for 3 months in a year, the saving on interest charges on YES BANK Credit Cards is as follows:-

Interest Charges on other bank Credit Card basis Market Interest Rate of 3.5% pm	Interest charges on YES FIRST BUSINESS Credit Card - Interest Rate of 1.2% pm	YES BANK Advantage- over other bank(s) at Market Interest Rate of 3.5% pm
26,250	9000	17,250