

# YES FIRST BUSINESS

## YES Bank's premium Current Account Programme

**YES FIRST BUSINESS** is a niche & comprehensive banking program tailor-made for your business, offering exclusive banking solutions to take care of all your business & personal requirements, thereby ensuring a delightful banking experience for you.



**Touchpoints** - Dedicated Relationship Manager, Affluent Service Manager, Product Specialists, Yes First Lounges, 24X7 Customer Service



**General Banking** - Enhanced Cash Deposits, Free Funds Transfers & Cash Withdrawal, Nil non-maintenance charges



**Bundled Products & Services** - Special discounted pricing on Forex & Remittance transactions and customized solutions for Working Capital, Cash Management & Merchant Services



**Working Capital loans (MIB & SEB)** - Up to 60% off on Processing fees & Competitive Interest Rates to help your business grow. A Dedicated Asset Relationship Manager for a convenient and hassle free experience



**Debit Card** - Complimentary Visa Eclectic Business Debit Card with an annual fee of INR 2,499, Total benefits worth INR 1,65,000 for the 1st Year and INR 1,46,000 from 2nd year onwards



**Credit Card** - Complimentary YES FIRST Exclusive Credit Card with an annual fee of INR 9,999 & YES FIRST Preferred Card with an annual fee of INR 2499, Benefits worth over INR 1,30,000 in a year



**Rewards** - 3X Loyalty Reward Points on each transaction, Earn up to 20,000 Reward Points



**Personal Banking** - Yes First Savings Account for you & your family members, 40% off on Locker rentals, Waivers on Demat & YSL Trading account, Wealth Advisory services & Retail loans



**Alliances** - Exclusive Discounts on Non-Banking Business Solutions: Zaggle (Expense Management), Clear Tax (Tax solution), Apiria (Payroll & Employee benefits management) & Zoho (IT solution)

To be a part of the privileged YES FIRST Business Programme, at least one of the below mentioned criteria needs to be maintained at group level

1. Current Account - Minimum INR 5 Lakhs of average quarterly balance
2. Net Relationship Value (CASA+TD) - Minimum INR 30 Lakhs of NRV, with minimum INR 2 lakhs in Current Account
3. Working Capital (MIB & SEB) – Minimum INR 1 crore of Fund based sanctioned limit
4. Trade Forex – Minimum USD 100,000 equivalent of Quarterly Remittance Throughput or Minimum INR 10 lakhs of Quarterly Trade Throughput (BG/LC)