

# Schedule of Charges YES HeadSTART-UP Effective February 1, 2021

CA

| Minimum Maintenance                          | YES HeadSTART-UP  |
|--|---|
| Average Quarterly Balance (AQB) <sup>#</sup> | No Balance Commitment for 1 <sup>st</sup> year (4 complete quarters), post which to maintain ₹ 25,000/- Qtr   |
| Non Maintenance charges (NMC)                | <ul style="list-style-type: none"> <li>✓ If AQB is between ₹ 24,001 to ₹ 25,000, then Nil Charges</li> <li>✓ If AQB is greater than ₹ 12,500, but less than or equal to ₹ 24,000, then NMC = ₹ 1,500</li> <li>✓ If AQB less than or equal to ₹ 12,500, then NMC = ₹ 2,500.</li> </ul> |

## Payment Services (Non-Cash)

|   |  |
|---|--|
| Intra Bank Fund Transfer (Any Channel)        | Free   |
| RTGS (Any Channel)                            | Free   |
| NEFT (Any Channel)                            | Free   |
| PAP Cheque Book                               | 100 cheque leaves free per month; thereafter ₹ 2/leaf          |
| DD payable at YES BANK locations - Branch     | 50 instrument free per month; ₹ 50/- per instrument thereafter |
| DD payable at YES BANK locations - NetBanking | Free   |
| DD - Payable at Corr Bank Locations           | ₹ 2.5/1000 (Min. ₹ 50, Max ₹ 5000)                             |

## Collection Services (Non-Cash)

|                             |      |
|-----------------------------|------|
| RTGS / NEFT / Fund Transfer | Free |
| Cheque - Local & OCC        | Free |

## Cash Deposit & Withdrawal

|   |   |
|---|---|
| Cash Deposits <sup>@</sup> (Free limits inclusive of transactions done through all channels / mode, including Across all YES BANK branches) | Free Limit Per month will be higher of following 3 (Maximum ₹25 Lacs) <ul style="list-style-type: none"> <li>i. Minimum of ₹ 5 Lacs; or</li> <li>ii. 6 times of current month AMB; or</li> <li>iii. 6 times of previous month AMB;</li> </ul> Changes beyond free limit is ₹3/1000 (Min. ₹50/txn) |
| Cash Withdrawals (Across all YES BANK branches)   | Free  |

## Common Guidelines

- # Average Quarterly Balance (AQB): AQB is the average daily balance maintained by the customer for a period of 90 days. It is a summation of daily closing balances for a period of 90 days/90
- @ Cash Deposit Free limits: Free limits inclusive of transactions done through all channels / mode, including Across all YES BANK branches
- Others:
- Any cash transactions i.e. Deposits & Withdrawals, of ₹ 10 lacs & above on a single day to be carried out at any YES BANK branches would require advance intimation of at least one working day to Home Branch

| Debit cum ATM Card                      |   |
|---|---|
| Card Type                               | ECLECTIC BUSINESS Debit Card                        |
| Annual Fee                              | Free  |
| Cash Withdrawal - India                 | Free  |
| Cash Withdrawal - Outside India         | Free  |
| Non YES Bank ATM Withdrawal             | First 5 txn free per month; thereafter ₹ 20/per txn |
| Balance Inquiry - India                 | Free  |
| Balance Inquiry - Outside India         | Free  |
| PIN Regeneration                        | ₹ 50 / Instance                                     |
| Charge Slip retrieval                   | ₹ 250 / Instance                                    |
| ATM Declines due to insufficient funds  | ₹ 25 / Instance                                     |
| Replacement of lost / stolen Debit Card | ₹ 199 / Instance                                    |
| Cross Currency Mark-up                  | 1.99%   |

## Cheque/ECS Return Charges & Other Charges

|   |  |
|---|--|
| Cheque Issued & Returned (Insufficient Funds)   | Upto 2 returns - ₹ 350/instance<br>3rd return onwards - ₹ 750/instance |
| ECS Return (Insufficient funds)   | ₹ 300/instance   |
| Cheque Deposit & Return - Local Clearing  | 10 free per month; thereafter ₹ 100 / Cheque                           |
| Cheque Deposit & Return - Outstation Clearing   | ₹ 100 / Cheque   |
| Stop Payment of Cheques @ Branch  | ₹ 50/- per cheque or range of cheque (in series)                       |
| Account Closure   | ₹ 750/- from 31days to 12 months of account opening date               |
| Standing Instruction Maintenance, Card Hot-listing, Replacement of Damaged Cards, Duplicate Statements, Balance Enquiry, Dormancy Activation, SMS/Email Alerts, Records Retrieval, Banker's Verification (Address/Signature/Photo), Stop Cheque @ Channel other than Branch, DD Cancellation/Revalidation | Free   |

- Initial Payment for opening account should include Minimum AQB value of the account and First Year Debit Card Annual Fee (if opted for)
- Monthly/Quarterly/Half-yearly/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
- Minimum Average Quarterly Balance maintenance requirement shall not be applicable for 4 quarters (excluding the account opening quarter)
- The charges mentioned in the schedules are exclusive of taxes as applicable from time to time

<sup>^</sup> Please check with the branch for the availability of this service

<sup>\*</sup> See guidelines for details

**Bharat QR & UPI Schedule of charges:**

| Category   | Merchant Discount Rate (MDR) (as a % of Transaction Value)                    |  |  |                                  |
|--|---|--|--|----------------------------------|
|  | Credit Card transactions through QR Code-based Card acceptance Infrastructure | Debit Card transactions through QR Code-based Card acceptance Infrastructure (Visa/Mastercard) | Debit Card transactions through QR Code-based Card acceptance Infrastructure (RuPay) | UPI transactions through QR Code |
| Annual turnover less than or equals to Rs. 20 Lakhs during previous financial year | BQR MDR will be same as the Credit Card MDR (Max 1.99% of Transaction)        | 0.30% (MDR cap of Rs. 200 per transaction)   | 0%   | 0%                               |
| Annual turnover greater than Rs. 20 Lakhs during previous financial year           |   | 0.80% (MDR cap of Rs. 1000 per transaction)  |  |                                  |

**Terms & Conditions for Bharat QR and UPI:**

I/We authorize the Bank to debit my/our following current account towards recovery of the following charges (except MSF) and applicable rentals. In the event, I/We fail to maintain the necessary balance in the current A/c mentioned above, YES BANK reserves right to review & revise the commercial after due intimation to me/us.

I/We undertake to maintain necessary balance in the current A/c mentioned above to enable you to recover these charges.

Business turnover above ₹20 Lacs in a Financial Year: Yes  No

If Yes I/We hereby agree and confirm Debit MDR as applicable for "Other Merchant" shall be charged for all Debit card transactions in my/our Establishment.

If No, I/We hereby enclose my/our Audited Financial Report confirming the Business Turnover in Financial is not exceeding ₹20 Lacs. In case, the Bank finds the same in order. I/We hereby agree and confirm that, Debit MDR as applicable for "Small Merchant" shall be charged for all Debit card transaction in my/our establishment.

OR

I/We, hereby declare and confirm that, my/our Annual Business Turnover in a Financial Year is not more than ₹20 Lacs.

I/We, am/are fully aware that relying upon the veracity of the statement mentioned above the Bank will be categorizing me/us as "Small Merchant" and Debit MDR as applicable for "Small Category" shall be charged for all Debit card transactions in my/our Establishment.

In our endeavor to bring comprehensive financial solution & superior experience to you, YES BANK needs to contact you over phone, SMS and Email with latest innovations, exciting offers & matter relating to servicing your account. We request you to please allow us to continuously bring the best to you.

Declaration:

I / We have read, understood and agree to be bound by the Terms and Conditions given on the [http://www.yesbank.in/pdf/yes\\_bank\\_me\\_t\\_and\\_c\\_legal\\_and\\_product\\_pdf](http://www.yesbank.in/pdf/yes_bank_me_t_and_c_legal_and_product_pdf) including without limitation, the various indemnities provided therein related to activation and processing of transaction through BHARAT QR.

I/We hereby authorize YES Bank to debit my/our \* Current Account towards recovery of the Schedule of Charges as mentioned above and applicable rentals.

I/We agree, confirm and undertake to maintain necessary balance in the \* Current Account to enable YES Bank to recover the Schedule of Charges as mentioned above.

I/We hereby agree and confirm that YES Bank may at any time, at its sole discretion revise the Schedule of Charges related to BHARAT QR.

I/We hereby give our consent to YES Bank for contacting us over phone, SMS and Email with latest innovations, exciting offers & matter relating to \* Current Account and BHARAT QR.

Date: 

|   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

For: \_\_\_\_\_ (Name of Entity)

(To be signed by one of the Applicants / Authorized Signatories with Stamp / Seal