

# YES PayNow CREDIT CARD APPLICATION FORM



## CUSTOMER INFORMATION

Cardmember Name: \_\_\_\_\_

Customer Type:  New  Existing

YES BANK Credit Card No.: \_\_\_\_\_ (For Existing Cardmember's only)

Mandatory Information Required: Cust Id ( Account Holders ) / Registered mobile number / Registered Email ID

\_\_\_\_\_

Alerts will be sent to the E-mail address / Mobile number registered with the Bank

## BILLER DETAILS

Please attach latest bill copies with the form. The bill copies should not be more than 3 months old.

Please visit the website: [www.yes.bank](http://www.yes.bank) for the biller list and biller details

	Name of Biller	City	Detail 1	Detail 2	Detail 3	Detail 4	Detail 5
Telephone							
Electricity							
Insurance 1							
Insurance 2							
Mobile 1							
Mobile 2							
Gas							
Rent							

- Your Utility bill payments will be processed subject to the utility company / service provider raising the bill for payment with YES BANK
- Continue making bill payments towards the above mentioned utility company bill outstanding until you receive bill schedule confirmation through email / SMS
- Only duly completed forms will be accepted
- Please use another form in case the number of bills to be registered under a particular bill category exceeds the number of sections assigned to that bill category

YES, I hereby declare that the above information is correct and complete and request that YES PayNow facility be provided to me. I acknowledge that I have read, understood and agree to be bound by the YES PayNow Terms & Conditions that are currently in effect and as may be amended from time to time.

\_\_\_\_\_  
(Primary Cardmember's Signature)

Date: | D | D | | M | M | | Y | Y | Y | Y |

## THIRD PARTY DECLARATION

Total Number of Third Party Bills to be registered

I, \_\_\_\_\_ declare that I wish to pay utility bills as per details mentioned above, and I willingly agree and accept that my YES BANK Credit Card No. as mentioned above be debited periodically whenever an invoice is raised by the utility company for the above mentioned third party bills. I agree and accept the terms and conditions of "YES PayNow". I understand that these terms and conditions will be over and above the terms and conditions mentioned in the Cardmember Agreement signed by me with YES BANK.

\_\_\_\_\_  
(Primary Cardmember's Signature)

Date: | D | D | | M | M | | Y | Y | Y | Y |

**TERMS AND CONDITIONS**

- The term "YES PayNow" shall mean the utility bill payment system executed through standing instructions or otherwise for direct debit through the YES BANK Card Account towards bills outstanding of the registered utility company.
- The term "Utility Company" shall mean a company, organisation or entity that presents the bill, statement or invoice, usually a request for payment for a product or service. YES BANK reserves the right to reject / approve the registration form without providing any reason whatsoever.
- YES PayNow application form should be filled by the Primary Cardmember. The YES PayNow facility will be available only on the designated Credit Card account. The Utility bill payments will be processed subject to the utility company / service provider presenting the bill for payment with YES BANK.
- You should keep making payments towards the utility bill outstanding until you receive a SMS/E-mail/letter confirmation from YES BANK or its service providers indicating that YES PayNow facility has been activated
- YES BANK reserves the right to revoke / stop this facility if the credit behavior on the card is unsatisfactory.
- It will be the responsibility of the Cardmember to inform YES BANK in writing of any change or withdrawal of the YES PayNow facility thus availed. Such change or withdrawal will take 15 to 20 days to be effected upon receipt of Cardmember's request. Failure of the Cardmember to do the same and subsequent debits, if any, towards utility payments will constitute valid transactions and the Cardmember will be liable to pay the same.
- Certain utilities / service providers may specify the date on which payment is to be made, notwithstanding any instructions given by the Cardmember in this regard, YES BANK shall be remitting the payment anytime before the payment due date specified by the billers / service providers. For certain Insurance billers like LIC etc the bill is presented before the grace due date and is debited before grace due date only.
- In case of mobile billers, re-registration of cases has to be done for ported numbers after porting is completed. For eg, If customer had registered Vodafone number for YES PayNow and does a porting to Airtel later, the existing request has to be cancelled and re-registration has to be done.
- In case of biller cancellation, Bonus Reward Points will be taken back.
- Without prejudice to the generality of the aforesaid, processing of all the instruction is subject to the availability of free, clear and available limits in the Cardmember's YES BANK Credit Card Account at the time of processing the transaction.
- In the event of an insufficient credit limit YES BANK will not be able to process the instructions and will not be making payments to the Utility Company.
- Any disputes arising out of disconnection of the utility facility, penalty from government and late charges on installment dues arising due to change / revocation of the facility will be the sole responsibility of the Cardmember and YES BANK will not be held responsible for the same under any circumstances.
- The Cardmember indemnifies YES BANK from and against all actions, suits, claims, liabilities and proceedings due to or arising out of any or all disputes between the Cardmember and Utility Company or by reason of YES BANK acting in good faith or refusing to take or omitting to act on the YES PayNow facility.
- YES BANK shall not be liable to the Cardmember for any loss or damage whatsoever or howsoever arising directly or indirectly due to delay or failure to activate the YES PayNow facility. YES BANK will endeavor to effect payments / carry out instructions received by it within the payment due date to each Utility Company. However, YES BANK does not warrant that payment / fulfillment of instructions will not be delayed for reasons beyond its control. As the instructions would depend on various electronic technology used from time to time, there could be delays in receipt of any instructions by YES BANK from the Cardmember and by the provider of utilities / services.
- YES BANK will not be connected with the disputes between Utility Companies and the Cardmember in anyway.
- Utility bills which pertain to residential use can only be registered on the YES PayNow facility. No commercial utility bills will be paid under this scheme. Signing of the YES PayNow application form does not ensure automatic approval of the facility.
- The YES PayNow facility is in respect of the entire charges or to the extent of the limit set by the Cardmember on the utility outstanding and the said instruction shall be valid and binding for the validity period and subsequent renewal period of the Card Account, unless and until cancelled by the Cardmember in writing to YES BANK.
- Receipt will not be given for bills paid through this facility. Cardmember statement is adequate proof that such payment was paid to Utility Company.
- YES BANK neither endorses the utilities / services offered, nor is it in any manner party to the contracts that may be executed between the Cardmember and the providers of such utilities / services. The providers of utilities / services shall be solely responsible to the Cardmember to render the utilities / services for which payment is to be made by YES BANK and YES BANK shall not be responsible/liable for any deficiency in the same including, but not limited to, deficient quality, delivery, quantity etc. and shall not be made party to any disputes between the Cardmember and any providers of utilities / services. The Cardmember shall not hold YES BANK liable for any non-service, delayed service or faulty service rendered by the provider of utilities / services and shall not contact or communicate in any manner whatsoever, inter alia, by electronic mail, phone, post, SMS or personal meeting with YES BANK in this regard.
- YES BANK may, in its sole discretion, accept any cancellation request by the Cardmember, provided the utility payment has not been made for the month by YES BANK for which the cancellation request is raised
- Nothing contained in the YES PayNow facility shall be construed as binding obligation on YES BANK or any participating Utility Company to continue the facility after the facility termination date or substitute by a new or similar facility.
- All disputes arising out of the YES PayNow facility shall be subject to the exclusive jurisdiction of competent courts in Mumbai.
- YES BANK is not responsible or liable for any service and / or billing deficiencies or inadequacies of Utility Companies as the case may be.
- YES BANK shall not be responsible if the payment instructions are not affected for reasons not directly attributable to YES BANK or its agents nor for any claim for consequential or punitive damages or for loss of profit. Refunds for rejected payments will be credited back to the Card Account within 5 business days from where the debit was initiated in the first place
- Any change in the biller details on account of change of mobile / landline number, change of address etc, the Cardmember will be required to raise the cancellation request of the existing billers with YES BANK. Upon successful de-registration the Cardmember may raise a fresh request with the new details.
- YES BANK has the sole discretion to change and/or alter these Terms and Conditions.
- The Cardmember authorises YES BANK to share the Cardmember's personal and bill payment related information with its agents, Billers and / or financial institutions acting as payment gateways / service providers. The Cardmember accepts and acknowledges that YES BANK shall be entitled to assign any activities to any third party agency at its sole discretion.
- Nothing contained herein shall prejudice or affect the terms and conditions of the Card member Agreement. The terms and conditions mentioned herein shall be in addition to and not in derogation of the terms contained in the Card member Agreement.
- All capitalised terms used but not defined herein, shall have the meaning assigned to them under the Cardmember Agreement.

**Please download and print this form, and send it across to the below address:**

To,  
 Credit Cards Division  
 YES BANK Ltd., YES BANK Towers,  
 Plot No. 14, 3rd Main Road,  
 Ambattur Industrial Estate,  
 Ambattur, Chennai – 600058

<b>FOR OFFICE USE ONLY</b>	
AM / TSE Code	ASM Code
Source Code	ZSM Code
Branch Code	