



## YES PayNow

YES PayNow is the standing instruction on YES BANK credit card to pay utility bills. Customer has to initiate a simple Standing Instruction on Credit Card to ensure that his/her Utility bills are paid on time every month. Customer enjoys credit free period in addition to the Reward Points / Cashback. This service is provided at no additional cost.

### Type of Utility Bills:

- Mobile
- Telephone
- Rent
- Electricity
- Insurance
- Broadband
- Gas

### Benefits:

- Easy registration process
- Freedom from queues
- SMS & Email alerts
- Bonus Reward Points / Cashback
- No restriction on the number of billers added
- Third Party Registrations

### Important things to know:

- Payments can only be made for the list of billers mentioned.
- Correct and complete biller details to be provided for successful registration of the biller for YES PayNow.
- In the case of any disputes, the claimant will have to settle the matter with the utility company.

**YES PayNow Biller List**

Biller ID	Biller Name	Location	Detail 1	Detail 2	Detail 3	Detail 4	Detail 5
<b>RENT</b>							
REDGIRAFFE	Redgirraffe	National	RedGirraffe ID	Mobile Number OR Email ID	NA	NA	NA
<b>ELECTRICITY</b>							
MPSEB	MPSEB Bhopal	Madhya Pradesh	Consumer Number / IVRS ID	NA	NA	NA	NA
AECGAH	Torrent Power Ahmedabad	Ahmedabad	Service Number	NA	NA	NA	NA
BESCOM	BESCOM Bangalore	Karnataka	Account ID	NA	NA	NA	NA
BESTMU	BEST Mumbai	Mumbai	Consumer Number	NA	NA	NA	NA
BSESRA	BSES Rajdhani	Delhi	CA	NA	NA	NA	NA
BSESYA	BSES Yamuna	Delhi	CA	NA	NA	NA	NA
CESCKO	CESC Ltd	Kolkata	Customer Number	Customer Name	NA	NA	NA
CPDCHY	TGSPDCL	Telangana	Unique Service number	NA	NA	NA	NA
CSEB	Chhattisgarh State Electricity Board	Chhattisgarh	Business Partner No	NA	NA	NA	NA
EPCPDCL	EPCPDCL Hyderabad	Hyderabad	Consumer Service Number	NA	NA	NA	NA
JUSCO	JUSCO Ltd	Jharkhand	Business Partner Number	Business Partner Name	NA	NA	NA
JVVNLHCL	Jaipur and Jodhpur Vidyut Vitran Nigam	Rajasthan	K Number	NA	NA	NA	NA

	Limited						
MSEBMU	MSEB	Maharastra	Consumer Number	Billing Unit	Processing Cycle	NA	NA
NDPLDE	Tata Power Delhi Distribution Ltd	Delhi	Contract Account Number	NA	NA	NA	NA
RELENG	Reliance Energy	Mumbai	Account Number	Cycle Number	NA	NA	NA
SUELCO	Surat Electricity	SURAT	Service Number	NA	NA	NA	NA
TATAMU	Tata Power	Mumbai	Consumer Number	NA	NA	NA	NA
TORNTAGRA	Torrent Power Ltd Agra	Agra	Consumer Number	NA	NA	NA	NA
TORNTBHVDI	Torrent Power Bhiwandi	Maharastra	Service Number	NA	NA	NA	NA
<b>MOBILE</b>							
AIRMOBOB	Airtel Mobile Punjab	Chandigarh	Airtel Number	NA	NA	NA	NA
AIRMOBOB	Airtel Mobile Andhra Pradesh	Hyderabad	Airtel Number	NA	NA	NA	NA
AIRMOBOB	Airtel Mobile Bihar	Bihar	Airtel Number	NA	NA	NA	NA
AIRMOBOB	Airtel Mobile Chennai	Chennai	Airtel Number	NA	NA	NA	NA
AIRMOBOB	Airtel Mobile Delhi	Delhi	Airtel Number	NA	NA	NA	NA
AIRMOBOB	Airtel Mobile Madhya Pradesh	Bhopal	Airtel Number	NA	NA	NA	NA
AIRMOBOB	Airtel Mobile Kerala	KERALA	Airtel Number	NA	NA	NA	NA
AIRMOBOB	Airtel Mobile Uttar Pradesh	LUCKNOW	Airtel Number	NA	NA	NA	NA
AIRMOBOB	Airtel Mobile Gujarat	Ahmedabad	Airtel Number	NA	NA	NA	NA
AIRMOBOB	Airtel Mobile Karnataka	Bangalore	Airtel Number	NA	NA	NA	NA
AIRMOBOB	Airtel Mobile West Bengal	Kolkata	Airtel Number	NA	NA	NA	NA
AIRMOBOB	Airtel Mobile Maharashtra	MUMBAI	Airtel Number	NA	NA	NA	NA
AIRMOBOB	Airtel Mobile Mumbai	MUMBAI	Airtel Number	NA	NA	NA	NA

AIRMOBOB	Airtel Mobile Rajasthan	Rajasthan	Airtel Number	NA	NA	NA	NA
AIRMOBOB	Airtel Mobile Tamil Nadu	Chennai	Mobile Number	NA	NA	NA	NA
BPLMMH	Vodafone Maharashtra	PUNE	Vodafone Number	Relationship Number	Customer Name	NA	NA
BPLMMU	Loop Mobile Mumbai	MUMBAI	Mobile Number	Customer A/C Number	Customer Name	NA	NA
CELLONE	CELLONE	National	Mobile Number	Account Number	NA	NA	NA
DOCOMOOB	Tata Docomo GSM Andhra Pradesh	Andhra Pradesh	TATA DOCOMO Number	NA	NA	NA	NA
DOCOMOOB	Tata Docomo GSM Assam	Assam	Mobile Number	NA	NA	NA	NA
DOCOMOOB	Tata Docomo GSM Bihar	Bihar	Mobile Number	NA	NA	NA	NA
DOCOMOOB	Tata Docomo GSM Kolkata	Kolkata	TATA DOCOMO Number	NA	NA	NA	NA
DOCOMOOB	Tata Docomo GSM Delhi	Delhi	Mobile Number	NA	NA	NA	NA
DOCOMOOB	Tata Docomo GSM Gujarat	Gujarat	Mobile Number	NA	NA	NA	NA
DOCOMOOB	Tata Docomo GSM Himachal Pradesh	Himachal Pradesh	TATA DOCOMO Number	NA	NA	NA	NA
DOCOMOOB	Tata Docomo GSM Haryana	Haryana	TATA DOCOMO Number	NA	NA	NA	NA
DOCOMOOB	Tata Docomo GSM Jammu Kashmir	Jammu and Kashmir	Mobile Number	NA	NA	NA	NA
DOCOMOOB	Tata Docomo GSM Kerala	Kerala	TATA DOCOMO Number	NA	NA	NA	NA
DOCOMOOB	Tata Docomo GSM Karnataka	Karnataka	TATA DOCOMO Number	NA	NA	NA	NA
DOCOMOOB	Tata Docomo GSM Maharashtra	MUMBAI	TATA DOCOMO Number	NA	NA	NA	NA
DOCOMOOB	Tata Docomo GSM Madhya Pradesh	Madhya Pradesh	Mobile Number	NA	NA	NA	NA

DOCOMO OB	Tata Docomo GSM North East	North East	Mobile Number	NA	NA	NA	NA
DOCOMO OB	Tata Docomo GSM Orissa	Orissa	TATA DOCOMO Number	NA	NA	NA	NA
DOCOMO OB	Tata Docomo GSM Punjab	Punjab	TATA DOCOMO Number	NA	NA	NA	NA
DOCOMO OB	Tata Docomo GSM Rajasthan	Rajasthan	TATA DOCOMO Number	NA	NA	NA	NA
DOCOMO OB	Tata Docomo GSM Tamil Nadu	Tamil Nadu	TATA DOCOMO Number	NA	NA	NA	NA
DOCOMO OB	Tata Docomo GSM UP (East)	UP ( East )	TATA DOCOMO Number	NA	NA	NA	NA
DOCOMO OB	Tata Docomo GSM UP (West)	UP ( West )	TATA DOCOMO Number	NA	NA	NA	NA
DOCOMO OB	Tata Docomo GSM West Bengal	West Bengal	TATA DOCOMO Number	NA	NA	NA	NA
DOLPHIN	MTNL Dolphin Mumbai	MUMBAI	Mobile Number	Account Number	NA	NA	NA
DOLPHIN DEL	MTNL Dolphin Delhi	Delhi	Mobile Number	Account Number	NA	NA	NA
VODAOB	Vodafone Andhra Pradesh	Hyderabad	Vodafone Number	NA	Customer Name	NA	NA
VODAOB	Vodafone Assam	Assam	Vodafone Number	NA	NA	NA	NA
VODAOB	Vodafone Chennai	Chennai	Vodafone Number	NA	NA	NA	NA
VODAOB	Vodafone Delhi	Delhi	Vodafone Number	NA	NA	NA	NA
VODAOB	Vodafone Gujarat	Ahmedabad	Vodafone Number	NA	NA	NA	NA
VODAOB	Vodafone Haryana	Haryana	Vodafone no.	NA	NA	NA	NA
VODAOB	Vodafone Punjab	Chandigarh	Vodafone Number	NA	NA	NA	NA
VODAOB	Vodafone Rajasthan	Jaipur	Vodafone	NA	NA	NA	NA

			Number				
VODAOB	Vodafone Kerala	Kerala	Vodafone Mobile Number	NA	NA	NA	NA
VODAOB	Vodafone UP East	LUCKNOW	Vodafone Number	NA	NA	NA	NA
VODAOB	Vodafone Spacetel Limited	Himachal Pradesh	Vodafone Number	NA	NA	NA	NA
VODAOB	Vodafone ROTN	Rest of TamilNadu	Vodafone Number	NA	NA	NA	NA
VODAOB	Vodafone J and K	Jammu and Kashmir	Vodafone Number	NA	NA	NA	NA
VODAOB	Vodafone Karnataka	Bangalore	Vodafone Number	NA	Customer Name	NA	NA
VODAOB	Vodafone Kolkata	Kolkata	Vodafone Number	NA	NA	NA	NA
VODAOB	Vodafone SpaceTel Ltd	Madhya Pradesh	Vodafone no.	NA	NA	NA	NA
VODAOB	Vodafone Mumbai	MUMBAI	Vodafone Number	NA	Customer Name	NA	NA
VODAOB	Vodafone UPW	UP ( West )	Vodafone no.	NA	NA	NA	NA
VODAOB	Vodafone West Bengal	West Bengal	Vodafone Number	NA	NA	NA	NA
IDEA	Idea Cellular Mobile	National	Cellular Number	NA	NA	NA	NA
MTNLGARUDA	MTNL Garuda Mumbai	MUMBAI	Mobile Number	Account Number	NA	NA	NA
RELINF	Reliance Communications Ltd	National	Telephone/Mobile Number	Relationship Number	NA	NA	NA
RPGSCH	Aircel Chennai	Chennai	Aircel Number	Relationship Number	NA	NA	NA
SPICHA	Spice Chandigarh	Chandigarh	Mobile Number	NA	NA	NA	NA
TTSLAP	Tata Docomo CDMA Andhra Pradesh	Andhra Pradesh	Tata Docomo Number	NA	NA	NA	NA

TTSLAS	Tata Docomo CDMA Assam	Assam	Tata Docomo Number	NA	NA	NA	NA
TTSLBH	Tata Docomo CDMA Bihar	Bihar	Tata Docomo Number	NA	NA	NA	NA
TTSLCAL	Tata Docomo CDMA Kolkata	Kolkata	Tata Docomo Number	NA	NA	NA	NA
TTSLDE	Tata Docomo CDMA Delhi NCR	Delhi	Tata Docomo Number	NA	NA	NA	NA
TTSLGU	Tata Docomo CDMA Gujarat	Gujarat	Tata Docomo Number	NA	NA	NA	NA
TTSLHP	Tata Docomo CDMA Himachal Pradesh	Himachal Pradesh	Tata Docomo Number	NA	NA	NA	NA
TTSLHR	Tata Docomo CDMA Haryana	Haryana	Tata Docomo Number	NA	NA	NA	NA
TTSLJK	Tata Docomo CDMA Jammu Kashmir	Jammu and Kashmir	Tata Docomo Number	NA	NA	NA	NA
TTSLKA	Tata Docomo CDMA Karnataka	Karnataka	Tata Docomo Number	NA	NA	NA	NA
TTSLKL	Tata Docomo CDMA Kerala	Kerala	Tata Docomo Number	NA	NA	NA	NA
TTSLMH	Tata Docomo CDMA Maharashtra	MUMBAI	Tata Docomo Number	NA	NA	NA	NA
TTSLMP	Tata Docomo CDMA Madhya Pradesh	Madhya Pradesh	Tata Docomo Number	NA	NA	NA	NA
TTSLNE	Tata Docomo CDMA North East	North East	Tata Docomo Number	NA	NA	NA	NA
TTSLOR	Tata Docomo CDMA Orissa	Orissa	Tata Docomo Number	NA	NA	NA	NA
TTSLPB	Tata Docomo CDMA Punjab	Punjab	Tata Docomo Number	NA	NA	NA	NA
TTSLRJ	Tata Docomo CDMA Rajasthan	Rajasthan	Tata Docomo Number	NA	NA	NA	NA

TTSLTN	Tata Docomo CDMA Tamil Nadu	Tamil Nadu	Tata Docomo Number	NA	NA	NA	NA
TTSLUPE	Tata Docomo CDMA UP (East)	UP ( East )	Tata Docomo Number	NA	NA	NA	NA
TTSLUPW	Tata Docomo CDMA UP (West)	UP ( West )	Tata Docomo Number	NA	NA	NA	NA
TTSLWB	Tata Docomo CDMA West Bengal	West Bengal	Tata Docomo Number	NA	NA	NA	NA
<b>TELEPHONE</b>							
ABTSCH	Airtel Broadband Chennai	Chennai	Telephone Number	Account Number	Customer Name	NA	NA
ABTSHY	Airtel Mobile Andhra Pradesh	Hyderabad	Telephone Number	Account Number	NA	NA	NA
AIRTELLKL	Airtel Telephone Kerala	Kerala	Telephone Number	Account Number	NA	NA	NA
AIRTLKOL	Airtel Landline Kolkata	Kolkata	airtel number	relationship number	NA	NA	NA
AIRLLMH	Airtel Telephone Maharashtra	PUNE	Telephone Number	Account Number	NA	NA	NA
AIRLLUPE	Airtel Telephone Uttar Pradesh	Uttar Pradesh	Telephone Number	Account Number	NA	NA	NA
BSNLAG	BSNL Agra	AGRA	Telephone Number	Account Number	NA	NA	NA
BSNLAH	BSNL Ahmedabad	Ahmedabad	Telephone Number	Account Number	NA	NA	NA
BSNLAMRIT	BSNL Amritsar	Amritsar	Telephone Number	Account Number	NA	NA	NA
BSNLBA	BSNL Bangalore	Bangalore	Telephone Number	Account Number	NA	NA	NA
BSNLBEL	BSNL Belgaum	Belgaum	Phone Number	Account Number	NA	NA	NA
BSNLBHO	BSNL Bhopal	Bhopal	Phone Number	Account Number	NA	NA	NA
BSNLBULDH	BSNL Buldhana	Maharashtra	Telephone	Billing Account	NA	NA	NA



			Number	Number			
BSNLCH	BSNL Chandigarh	Chandigarh	Telephone Number	Account Number	NA	NA	NA
BSNLCHE	BSNL Chennai	Chennai	Telephone Number	Account Number	NA	NA	NA
BSNLDGERE	BSNL Davangere	Davangere	Phone Number	Account Number	NA	NA	NA
BSNLFA	BSNL Faridabad	Faridabad	Telephone Number	Account Number	NA	NA	NA
BSNLGAZ	Bharat Sanchar Nigam Limited	Ghaziabad	Phone Number	Account Number	NA	NA	NA
BSNLGO	BSNL Goa	Goa	Telephone Number	Account Number	NA	NA	NA
BSNLGU	BSNL Gurgaon	Gurgaon	Phone Number	Account Number	NA	NA	NA
BSNLGUL	BSNL Gulbarga	Gulbarga	Phone Number	Account Number	NA	NA	NA
BSNLGWT	BSNL Guwahati	Guwahati	Telephone Number	Billing Account Number	NA	NA	NA
BSNLHUB	BSNL Hubli	Hubli	Phone Number	Account Number	NA	NA	NA
BSNLHYD	BSNL Hyderabad	Hyderabad	Phone Number	Account Number	NA	NA	NA
BSNLIND	BSNL Indore	Indore	Phone Number	Account Number	NA	NA	NA
BSNLJLD	BSNL JALANDHAR	Jalndhar	Phone Number	Account Number	NA	NA	NA
BSNLJMN	Bharat Sanchar Nigam Limited	Jamnagar	Phone Number	Account Number	NA	NA	NA
BSNLJPR	BSNL Jaipur	Jaipur	Telephone Number	Account Number	NA	NA	NA
BSNLKA	BSNL Kanpur	KANPUR	Phone Number	Account Number	NA	NA	NA
BSNLKLP	BSNL Kolhapur	Kolhapur	Telephone Number	Account Number	NA	NA	NA
BSNLKO	BSNL Kolkata	Kolkata	Telephone Number	Account Number	NA	NA	NA
BSNLKOZ	BSNL Kozhikode	Trivendrum	Telephone Number	Account Number	NA	NA	NA

BSNLLKO	BSNL Lucknow	Lucknow	Telephone Number	Account Number	NA	NA	NA
BSNLLU	BSNL Ludhiana	Ludhiana	Telephone Number	Account Number	NA	NA	NA
BSNLMGL	BSNL Mangalore	Mangalore	Phone Number	Account Number	NA	NA	NA
BSNLMU	BSNL Kalyan	Mumbai	Phone Number	Account Number	NA	NA	NA
BSNLMYS	BSNL MYSORE	MYSORE	Phone Number	Account Number	NA	NA	NA
BSNLNA	BSNL Nagpur	NAGPUR	Phone Number	Account Number	NA	NA	NA
BSNLPU	BSNL Pune	Pune	Telephone Number	Account Number	NA	NA	NA
BSNLRJK	Bharat Sanchar Nigam Limited	Rajkot	Phone Number	Account Number	NA	NA	NA
BSNLSMG	BSNL Davangere	Shimoga	Phone Number	Account Number	NA	NA	NA
BSNLSU	BSNL Surat	Surat	Phone Number	Account Number	NA	NA	NA
BSNLTVM	BSNL Trivandrum	Trivendrum	Phone Number	Account Number	NA	NA	NA
MTNLDE	MTNL Delhi	Delhi	Telephone Number	CA Number	Name	NA	NA
MTNLMU	MTNL Mumbai	Mumbai	Telephone Number	CA Number	NA	NA	NA
TOUCHTELBHO	Airtel Telephone Bhopal	Bhopal	Telephone Number	Account Number	NA	NA	NA
<b>BROADBAND/TELEPHONE</b>							
ABTSDE	Airtel Telephone Delhi	Delhi	Telephone Number	Account Number	NA	NA	NA
ABTSKA	Airtel Broadband Karnataka	Bangalore	Telephone Number	Account Number	NA	NA	NA
AIRTELBB	Airtel Landline Mumbai	NATIONAL	Telephone Number	NA	NA	NA	NA
AIRTLGJ	Airtel Telephone Gujarat	GUJRAT	Telephone Number	Account Number	NA	NA	NA
AIRTLJPB	Airtel Telephone	Punjab	Telephone	Account Number	NA	NA	NA

	Punjab		Number				
AIRTLRAJ	Airtel Telephone Rajasthan	Rajasthan	Telephone Number	Account Number	NA	NA	NA
<b>INSURANCE</b>							
AEGONLIFE	Aegon Religare Life Insurance Company Limited	National	Policy Number	NA	NA	NA	NA
AVIVALIFE	Aviva Life	National	Policy Number	Client ID	NA	NA	NA
AXAINS	Bharti AXA Life	National	Policy Number	Customer Name	NA	NA	NA
BALIC	Bajaj Allianz Life	National	Policy Number	Premium Amount	Customer Name	NA	NA
BIRSUN	Birla Sun Life	National	Policy Number	Client ID	NA	NA	NA
HDFCSL	HDFC Standard Life	National	Policy Number	Date of Birth	NA	NA	NA
HSBCLIFE	Canara HSBC OBC Life	National	Policy Number	Contact Number	Customer Name	NA	NA
ICIPRU	ICICI Pru Life	National	Policy Number	Installment Premium	Name	NA	NA
INGLIF	Exide Life	National	Policy Number	Premium amount	NA	NA	NA
LICIND	LIFE INSURANCE CORPORATION OF INDIA	National	Policy Number	Installment Premium	Email ID	Receipt Type	Mobile Number
METLIFE	PNB MetLife	National	Policy Number	NA	NA	NA	NA
MNYL	Max Life	National	Policy Number	NA	NA	NA	NA
OMKMLI	Kotak Life	National	Policy Number	Client ID	Installment Premium	NA	NA
RELLIFE	Reliance Life	National	Policy Number	Date of Birth(YYYYMMDD)	NA	NA	NA
SBILIF	SBI Life	National	Policy Number	Installment Premium	NA	NA	NA
TATAIG	Tata AIA Life	National	Policy Number	NA	NA	NA	NA



GAS							
ADANIGAS	Adani Energy	Ahmedabad	Customer ID	Meter Number	NA	NA	NA
GGCL	Gujarat Gas company Limited	Gujarat	Customer No	NA	NA	NA	NA
GSPCGAS	GSPC Gas Company limited	Gujarat	Customer ID	NA	NA	NA	NA
IGL	Indraprastha Gas	Delhi	Business Partner Number	NA	NA	NA	NA
MHGLMU	Mahanagar Gas	Mumbai	C.A. Number	Bill Group Number	NA	NA	NA

### **Terms & Conditions**

- The term "YES PayNow" shall mean the utility bill payment systems executed through standing instructions or otherwise for direct debit through the YES BANK credit 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 in-voice, usually a request for payment for a product or service.
- YES BANK reserves the right to reject / approve the registration form without confirming any reason whatsoever.
- YES PayNow application form should be filled by the primary cardholder. The 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 confirmation from YES BANK or its service providers indicating that YES PayNow facility has been activated along with effective date of activation.
  
- 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 cardholder 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 card holder request. Failure of the cardholder to do the same and subsequent debits, if any, towards utility payments will constitute valid transactions and the cardholder 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 cardholder 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 instructions are subject to the availability of free, clear and available limits in the card holder'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 cardholder and YES Bank will not be held responsible for the same under any circumstances.
  
- The cardholder 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 cardholder and utility companies 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 cardholder 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 cardholder and by the provider of utilities / services.
  
- YES BANK will not be connected with the disputes between utility companies and the cardholder in anyway.
  
- Utility bills which pertain to residential use can only be registered on this facility. No commercial utility bills will be paid under this scheme.
  
- Signing of the YES PayNow application form or providing the details over the call 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 cardholder 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 rescinded by the cardholder in writing to YES BANK.
  
- Receipt will not be given for bills paid through this facility. Cardholder 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 cardholder and the providers of such utilities / services. The providers of utilities / services shall be solely responsible to the cardholder 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 cardholder and any providers of utilities / services. The cardholder 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 cardholder, provided the utility payment has not been made for the month by the Bank for which the cancellation request is raised
  
- Nothing contained herein shall prejudice or affect the terms and conditions of the Card member Agreement. The terms of this facility shall be in addition to and not in derogation of the terms contained in the Card member Agreement.
  
- 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 India 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 credit 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 Customer will be required to raise the cancellation request of the existing billers with the bank. Upon successful de-registration the cardholder may raise a fresh request with the new details.
  
- YES BANK has the sole discretion to change, add or delete these terms and conditions.
  
- The Customer authorises YES BANK to share the Customer's personal and bill payment related information with its agents, Billers and/or financial institutions acting as payment gateways/service providers. The Customer accepts and acknowledges that YES BANK shall be entitled to assign any activities to any third party agency at its sole discretion.