

Schedule of charges for Current Account - **YES PREMIA**

Effective Date: 01st February 2021

Program Criteria	2 lacs CASA AMB or 10 lacs NRV
Non maintenance of AMB	Nil**

Dedicated RM

Relationship Manager-YES Premia[†]

Payment Services

Intra-Bank Fund Transfer	Free
RTGS Payment	Free
NEFT Payment	Free
IMPS Outward	Free
Cheque Book Usage	Free
Payable-at-Par Cheque Issuance charges	300 leaves free/month; thereafter ₹2/leaf
DD payable at bank locations - Branch	50 per month is free, ₹50 per instrument thereafter
DD payable at bank locations - Internet Banking	Free
DD payable at Correspondent Bank locations	10 Per Month Free; ₹2.5 / ₹1,000 thereafter (Min. ₹50 and Max. ₹5,000)

Collection Services

Intra-Bank Fund Transfer Collection	Free
RTGS Collection	Free
NEFT Collection	Free
Cheque Collection - Local Clearing	Free
Outstation Cheque Collection - Bank locations	Free
Outstation Cheque Collection - Correspondent Bank locations (Instrument value)	Free
Outstation Cheque Collection - Other locations (Instrument value)	Free
Cash Deposit	Free limit per month: Minimum ₹10 lacs or 8 times of AMB (Previous or Current Month, whichever is higher); subject to Maximum of ₹1 crore. Charges applicable beyond free limit is ₹3/1000 (Min. ₹50/transaction)

Foreign Exchange Services

DD Issuance - Foreign Currency	As per product variant
Traveler's Cheque Issuance [^] (^ Please check with the branch for the availability of this service)	As per product variant
Cheque Collection - Foreign Currency	As per product variant

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Debit Cum ATM Card

Card type	EMERGE BUSINESS Debit Card
Annual Fee	Fee of ₹1249 + taxes waived off *
Cash Withdrawal - India	Free
Cash Withdrawal - Outside India	₹120 per transaction
No. of Free YES Bank ATM transactions	Unlimited
Non YES Bank ATM Withdrawal	First 5 transaction free per month; thereafter ₹20/transaction
Balance Inquiry - India	Free
Balance Inquiry - Outside India	₹20 per transaction
PIN Regeneration	₹50/instance
Charge Slip retrieval	₹150/instance
ATM Declines due to insufficient funds	₹25/instance
Replacement of lost/stolen Debit Card	₹100/instance
Cross Currency Mark-up	3%

Miscellaneous Services

Inward Cheque Return	Upto 2 returns - ₹350/instance; 3rd return onwards - ₹750/instance
ECS Return - Insufficient funds	₹300/Return
Outward Cheque Return	5 free per month; thereafter ₹100 per cheque
Outstation Cheque Return	₹100/Cheque
Stop Payment of Cheques - Branch	₹50/- per cheque or range of cheque (in series)
SWIFT Charges	Free
Activation of Dormant Account	Free
Account Closure	₹750/- from 31 days to 12 months of account opening date
Depository Annual Maintenance Charge	Free
Securities (Trading Account)	Account Opening Fee free [^] & reduced Brokerage
SMS/Email Alerts (Day-end balance/transactions above a threshold/low balance)	Free
Utility Bill payment - Internet Banking	Free

Remittance Services

Foreign Outward Remittance by Wire/TT/Swift	As per product variant
Foreign Inward Remittance	Free

* For YES Premia customers, the YES Premia World Debit Card will be free till the customer is a part of the program.

** Non maintenance of the programme criteria will lead to withdrawal of YES Premia programme benefits

[^] Applicable only for Resident customers.

[#] Subject to availability

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Basic Banking Services

Account Opening	Free
Mobile Banking Registration	Free
Phone Banking Registration	Free
Internet Banking Registration	Free
Investment Services Registration	Free
Nomination Facility	Free
Duplicate Statement	Free
Monthly Statement	Free (by Email only)
Quarterly Statement (Physical)	Free (provided on request only)
Standing Instruction maintenance	Free
ECS Instruction	Free
Balance Inquiry	Free
Replacement of damaged Debit Card	Free
E-commerce payment - Internet Banking	Free
Mutual Fund Investments - Branch	Free
Mutual Fund Investments - Internet Banking	Free
Stop Payment of Cheques - Internet Banking	Free
Stop Payment of Cheques - Mobile Banking	Free
Cancellation of DD payable at YES BANK locations	₹100/instruction
Cancellation of DD payable at Other locations	₹100/instruction
DD Revalidation	₹100/instruction
Banker's Verification (Signature/Address/Photograph)	Free
Record Retrieval	Free

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Common Guidelines

- Net Relationship Value (NRV) should be minimum of ₹10 lacs at a family level, across Deposits and Investments made through YES BANK. It is calculated by aggregating the average monthly Savings and Current Account Balances, Fixed Deposits Value, Mutual Funds, Insurance premium paid, 10% of value disbursed for Loans against Securities / Loans against Property / Home Loans and 25% of Demat Holdings with YES BANK)
- The continuation of the YES Premia programme benefits will be at the sole discretion of the Bank and the Bank reserves the right to withdraw these benefits.
- Card Rate applies to all Foreign Exchange conversion transactions less than US\$ 20000 (or equivalent).
- The charges for Forex transactions mentioned in the schedule of charges do not include any charge that may be levied by the originating / correspondent bank, which will be processed in respective currencies of the country, however, the Customer's account will be debited in INR only (The exchange rate used for all foreign currency transactions will be decided by YES BANK as per the prevalent market rates on the day of such transaction for conversion of Indian rupee in respect of the foreign currency, as ascertained by Reserve Bank of India from time to time and the same along with the mark up charged will be binding on the customer)
- A Foreign Exchange Conversion Charge of ₹50 (plus Goods and Services Tax) will be levied on all Forex sale and purchase transactions.
- The charges mentioned in the schedule are exclusive of Goods and Services Tax as applicable from time to time.
- Average Monthly Balance (AMB): Average of Daily Closing Balance for the Month = Summation of daily closing balance/Actual no. of calendar days in the month.
- 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.
- Cash deposit free limits are inclusive of transactions done through all channels/mode, including cash deposit machine and across all YES Bank branches
- Any cash transaction of ₹10 lacs & above at non home branch on a single day would require advance intimation of atleast one working day to home branch
- Commission in lieu of exchange will be applicable as per the bank's discretion.
- Kindly refer to our website or contact our branches for latest Schedule of charges.