

Schedule of charges for Savings account - YES PREMIA

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

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| Dedicated RM | Relationship Manager-YES Premia ^f |
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Payment Services

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

Collection Services

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|--|--|
| Intra-Bank Fund Transfer Collection | Free |
| RTGS Collection | Free |
| NEFT Collection | Free |
| Cheque Collection - Local Clearing | Free |
| Outstation Cheque Collection - bank locations | As per product variant |
| Outstation Cheque Collection - Correspondent Bank locations (Instrument value) | As per product variant |
| Outstation Cheque Collection - Other locations (Instrument value) | As per product variant |
| Cash Deposit | First 7 transactions free or upto value of ₹ 20 lacs whichever is breached earlier, ₹ 3 per ₹ 1,000 thereafter |

Foreign Exchange Services*

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|---|------------------------|
| 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

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|---|--|
| Card type | YES PREMIA WORLD DEBIT CARD |
| Annual Fee | Fee of Rs. 1249 + taxes waived off * |
| Cash Withdrawal - India | Free |
| Cash Withdrawal - Outside India | ₹ 120 per txn + taxes |
| No. of Free ATM transactions | Unlimited |
| Balance Inquiry - India | Free |
| Balance Inquiry - Outside India | Free |
| PIN Regeneration | Free on Netbanking, ₹ 50 plus taxes for Branch |
| Charge Slip retrieval | Free |
| ATM Declines due to insufficient funds | ₹ 25/per instance |
| Replacement of lost / stolen Debit Card | ₹ 149/per instance |
| Cross Currency Mark-up | 3% |

Miscellaneous Services

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|---|---|
| Inward Cheque Return | ₹ 300 / Cheque |
| ECS Return - Insufficient funds | ₹ 200 / Return |
| Outward Cheque Return | ₹ 50 / Cheque |
| Outstation Cheque Return | ₹ 50 / Cheque |
| Stop Payment of Cheques - Branch | Free on Netbanking, 50 / Instruction |
| SWIFT Charges | ₹ 500 |
| Activation of Dormant Account | Free |
| Account Closure upto 1 Year from the date of joining YES Premia program | Free |
| Depository Annual Maintenance Charge | 1st year free, 50% discount from 2nd year onwards |
| Securities (Trading acct) | AO 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*

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|---|------------------------|
| 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 as long as the customer is 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

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| 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 physical | Free (provided on request only) |
| Standing Instruction maintenance - Branch | Free |
| Standing Instruction maintenance - Internet Banking | Free |
| ECS Instruction | Free |
| Balance Inquiry - Branch | Free |
| Balance Inquiry - Mobile Banking | Free |
| Balance Inquiry - Internet Banking | 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 | ₹ 50 /instruction (for Individuals - Others) |
| Cancellation of DD payable at Other locations | ₹ 50 /instruction (for Individuals - Others) |
| DD Revalidation | Free |
| Passbook Issuance | Free |
| Banker's Verification (Signature/Address/Photograph) | Free |
| Retrieval of Cheque / Instruction | Free within 1 year of date of issue, ₹ 100 / Cheque thereafter |
| CREDIT CARDS | Basis Eligibility |

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Common Guidelines

- Net Relationship Value should be a minimum of INR 10 lacs at a family level, across Deposits and Investments made through YES BANK. (Net Relationship Value (NRV) 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.
- A 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' 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 Cardholder)
- A Foreign Exchange Conversion Charge of INR 50 (plus goods and service tax) will be levied on all Forex sale and purchase transactions.
- The charges mentioned in the schedules are exclusive of Goods and Service Tax as applicable from time to time.
- The schedule of charges is applicable for both Resident and Non-resident savings accounts.
- 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.
- Kindly refer to our website or contact our branches for latest Schedule of charges.