



Schedule of Charges YES HONOUR - Advantage Effective August 1, 2016

SA

| Minimum Maintenance | YES HONOUR Advantage |
|-------------------------------|----------------------|
| Average Monthly Balance (AMB) | Nil |
| AMB Non-maintenance charges | Nil |

| Payment Services | |
|---|---|
| Intra-Bank Fund Transfer - Branch | Free |
| Intra-Bank Fund Transfer - NetBanking | Free |
| RTGS Payment - Branch | Free |
| RTGS Payment - NetBanking | Free |
| NEFT Payment - Branch | Free |
| NEFT Payment - NetBanking | Free |
| Payable At Par Cheque Usage | Free |
| DD payable at YES BANK locations - Branch | Free |
| DD payable at YES BANK locations - NetBanking | Free (plus ₹ 20 courier charges) |
| DD payable at Correspondent Bank locations | 2 per Month Free; ₹ 2.5 / ₹ 1,000 (Min. ₹ 50, Max ₹ 5,000) thereafter |

| Collection Services | |
|--|---|
| Intra-Bank Fund Transfer Collection | Free |
| RTGS Collection | Free |
| NEFT Collection | Free |
| Cheque Collection - Local Clearing | Free |
| Outstation Cheque Collection - YES BANK locations | Free (plus ₹ 20 courier charges) |
| Outstation Cheque Collection - Correspondent Bank locations (Instrument value) | Up to and including 5,000; ₹ 25 / Instrument |
| | Above 5,000 and up to including 10,000; ₹ 50 / Instrument |
| | Above 10,000 and up to including 1,00,000; ₹ 100 / Instrument |
| Outstation Cheque Collection - Other locations (Instrument value) | Above 1,00,000; ₹ 150 / Instrument |
| | Up to and including 5,000; ₹ 25 / Instrument |
| | Above 5,000 and up to including 10,000; ₹ 50 / Instrument |
| | Above 10,000 and up to including 1,00,000; ₹ 100 / Instrument |
| Cash Deposit | Free |

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|-----------------------------|--|
| Foreign Exchange Services * | |
| DD Issuance - FCY | ₹ 2 / ₹ 1,000 (Min. ₹ 250, Max. ₹ 1,000) |
| Traveler Cheque Issuance ^ | 1% Commission |
| Cheque Collection - FCY | ₹ 2 / ₹ 1,000 (Min. ₹ 250, Max. ₹ 1,000) |

| Remittance Services * | |
|----------------------------|---|
| Foreign Outward Remittance | ₹ 700 (₹ 500 SWIFT Charges plus ₹ 200 commission) |
| Foreign Inward Remittance | Free |

| Debit Cum ATM Card | |
|---|------------------|
| Card Type | Domestic Silver |
| Annual Fee | Nil |
| Cash Withdrawal - India | Free |
| Balance Inquiry - 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 | ₹ 149 / Instance |
| Cross Currency Mark-up | 3% |

| Doorstep Banking Services^ | |
|---|---------------|
| Pick-Up or Delivery of instruments | ₹ 100 / Visit |
| Cash Pick-Up / Delivery upto ₹ 3 Lacs | ₹ 200 / Txn |
| Cash Pick-Up / Delivery above ₹ 3 Lacs upto ₹ 8 Lacs | ₹ 250 / Txn |
| Cash Pick-Up / Delivery above ₹ 8 Lacs upto ₹ 15 Lacs | ₹ 600 / Txn |
| Cash Pick-Up / Delivery above ₹ 15 Lacs | ₹ 1,500 / Txn |

* See guidelines for details

^ Please check with the branch for the availability of this service

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For Debit Card linked to account opened before November 30, 2013: If there has been an international transaction earlier, the limit for such transactions will be reset to "Zero". For other cases, there will be a standard limit for international ATM and merchant transactions. Cash Withdrawal – Outside India will be charged at Rs. 120/Txn (plus applicable taxes) and Balance Inquiry – Outside India will be charged at Rs. 20/Txn (plus applicable taxes). You can opt for Platinum International Chip Debit Card for better security and for availing higher limits on international transactions.



SMS "Help" space <CUST ID> to +91 92233 90909



YES TOUCH PhoneBanking Number:
1800 2000 (Toll Free for Mobile & Landlines in India) +91 22 30993600 (When calling from Outside India)
Toll Free number from USA / Canada: 1877 659 8044 UK: 808 178 5133 UAE: 8000 3570 3089



Email us at yesrtoch@yesbank.in

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| Miscellaneous Services | | Basic Banking Services | |
|--|--|--|--|
| Cheque Return - Insufficient funds | ₹ 300 / Cheque | Account Opening | Free |
| ECS Return - Insufficient funds | ₹ 200 / Return | Mobile Banking Registration | Free |
| Cheque Return - Local Clearing | ₹ 50 / Cheque | Phone Banking Registration | Free |
| Cheque Return - Outstation Collection | ₹ 50 / Cheque | NetBanking Registration | Free |
| Stop Payment of Cheques - Branch | ₹ 50 / Instruction | Investment Services Registration | Free |
| SWIFT Charges | ₹ 500 | Nomination Facility | Free |
| Dormancy Activation | Free | Payable at Par Cheque Book | Free |
| Account Closure | Free | Any Branch Banking | Free |
| Money Monitor Annual Fee | ₹ 249 | Monthly statement by post | Free |
| Depository Annual Maintenance Charge | Free Account Opening. AMC Charges applicable as per the Demat SoC | Standing Instruction maintenance - Branch | Free |
| SMS / E-mail Alerts (Day end balance / transactions above a threshold / low balance) | Free | Standing Instruction maintenance - NetBanking | Free |
| Utility Bill payment - NetBanking | Free | ECS Instruction | Free |
| | | Balance Inquiry - Branch | Free |
| | | Balance Inquiry - Mobile Banking | Free |
| | | Balance Inquiry - NetBanking | Free |
| | | Replacement of damaged Debit Card | Free |
| | | e-commerce payment - NetBanking | Free |
| | | Mutual Fund investments - Branch | Free |
| | | Mutual Fund investments - NetBanking | Free |
| | | Stop Payment of Cheques - NetBanking | Free |
| | | Stop Payment of Cheques - Mobile Banking | Free |
| | | Cancellation of DD payable at YES BANK locations | ₹ 50 / Instruction |
| | | Cancellation of DD payable at Other locations | ₹ 100 / Instruction |
| | | DD Revalidation | ₹ 50 / Instruction |
| | | Passbook Issuance | Free |
| | | Banker's Verification (Signature / Address / Photograph) | ₹ 100 / Verification |
| | | Retrieval of Cheque / Instruction | Free within 1 year of date of issue, 100 / Cheque thereafter |

Common Guidelines

- Card Rates apply for all Foreign Exchange conversion transactions less than US\$ 20000 (or equivalent).
- The charges for Forex transactions mentioned in the schedule of charges does not include any charge that may be levied by the originating/correspondent bank.
- Applicable tax & surcharge will be levied on all foreign exchange sale and purchase transactions.
- 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.
- The charges mentioned in the schedules are exclusive of taxes 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.
- Kindly refer to our website or contact our branches for latest Schedule of charges.



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yestouch@yesbank.in