

Schedule of Charges for Savings Account - YES PREMIA

Effective Date: February 01, 2020

Program Criteria	₹2 Lakhs CASA AMB ¹ or ₹10 Lakhs NRV ²
Non maintenance of AMB	Nil ³

Dedicated RM

Relationship Manager-YES Premia⁴

Payment Services

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	Free
Payable at par Cheque Book	75 leaves free per annum; ₹ 2 per leaf issued thereafter
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

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 (monthly)	First 7 transactions free or upto value of ₹ 20 Lakhs whichever is breached earlier, ₹ 3 per ₹ 1,000 thereafter

Foreign Exchange Services

Demand Draft - Issuance	₹ 500 per transaction
Demand Draft - Cancellation	Flat ₹ 250
Cheque Collection - Foreign Currency	Flat ₹ 1,000 + Foreign bank charges

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Debit Cum ATM Card

Card type	YES PREMIA WORLD DEBIT CARD
Annual Fee	Fee of ₹ 1249 + taxes waived off ⁶
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

Inward Cheque Return	₹ 350 for First cheque return; ₹ 750 from second cheque onwards
ECS Return - Insufficient funds	₹ 200 per Return
Outward Cheque Return	₹ 50 per Cheque
Outstation Cheque Return	₹ 50 per Cheque
Stop Payment of Cheques - Branch	Free on Netbanking, 50 per Instruction
SWIFT Charges	₹ 500
Activation of Dormant Account	Free
Account Closure Charges	Within 30 days: Free After 30 days: ₹ 500
Depository Annual Maintenance Charge	1st year free, 50% discount from 2nd year onwards
Securities (Trading acct)	Account Opening Fee Free ⁶ & 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	₹ 500 per transaction
Foreign Inward Remittance	Free

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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 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
Cancellation of DD payable at Other locations	₹ 50 /instruction
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

1. 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
2. Net Relationship Value (NRV) will be calculated by aggregating the Average Monthly Balance of Savings and Current account, 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
3. Non maintenance of program criteria will lead to withdrawal of YES Premia program benefits
4. Subject to Availability
5. For YES Premia customers, YES Premia World Debit card is free till the customer is a part of the program
6. Applicable only for resident customers
7. 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
8. Card Rate applies to all Foreign Exchange conversion transactions less than US\$ 20000 (or equivalent)
9. 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 ₹ 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)
10. A Foreign Exchange Conversion Charge of ₹ 50 (plus Good and Services Tax) will be levied on all Forex sale and purchase transactions
11. The charges mentioned in the schedule are exclusive of Goods and Services Tax as applicable from time to time
12. The schedule of charges is applicable for both Resident and Non-resident savings accounts
13. 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
14. Kindly refer to our website or contact our branches for latest Schedule of Charges