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1. General FAQs

1. How can I get information about benefits of Yes Private Credit Card?
Please call our 24*7 Yes Private Concierge and Service Desk on 1800 121 4444 /1800 103 0210 for information on your Yes Private Credit Card. Alternatively, please write to us at yesprivate@yesbank.in
2. How Can I generate/change my PIN?
You can generate/change your four digit PIN by visiting NetBanking under Credit Card Tab
3. What are the easy ways to make YES BANK Credit Card Bill Payment?
You can pay the YES BANK Credit Card Bill through the following convenient channels
 - a) **For YES BANK Account Holders:**
 - NetBanking: Register yourself for the YES BANK NetBanking and make Credit Card payments online.
 - Standing Instruction: You can submit a written instruction to automatically debit a pre-determined portion of your monthly outstanding from your Savings/Current Account to your Credit Card Account.
 - b) **For All Customers:**
 - NEFT: You can make your payment through NEFT fund transfer mode from other bank accounts. Use IFSC code:YESB0CMSNOC
 - Billdesk: Click on the given link to make the payment using Billdesk facility <https://netbanking.yesbank.co.in/netbanking/DISCLAIMER.html>
 - Cheque Payment: You can make your Credit Card payment by cheque, quoting your 16 digit Credit Card Number, and drop the cheque at any of our drop boxes in your city. Please mention your name and mobile number on the back of the cheque.
 - Cash Payment: You can also make payment through Cash at YES BANK Branches. Please refer to the schedule of Charges in the Most Important Terms & Conditions for charges applicable for cash payments.
4. How do I register for MasterCard® SecureCode™?
Secure your online transactions with MasterCard® SecureCode™
[Click here to create your 3D Secure Password](#)

2. Loungekey Programme

5. What is LoungeKey?
LoungeKey is an Airport Lounge program that allows entry simply by having Cardmembers provide their eligible Yes Private Credit Card for payment at entry.
6. How many visits can be availed with this feature?
Primary and Add-on Cardmembers can enjoy unlimited complimentary visits in a calendar year under the LoungeKey Programme. Up to 10 guest visits in a calendar year will be complimentary for the Cardmember. Visits exceeding 10 will be charged at USD 27 per guest per visit.

7. Is Lounge Key a separate Card?

No. LoungeKey feature is enabled in your Yes Private Credit Card. The Loungekey logo  is displayed at the back of the Card. Hence you can enjoy hassle free access to eligible lounges under the LoungeKey programme by flashing your Yes Private Credit Card and voicing out the LoungeKey membership to the lounge personnel at the Lounge entrance.

8. Will I receive a welcome letter and membership kit?

As there is no membership card, no formal membership kit will be sent. Information about LoungeKey, as well as a listing of lounges, is available on www.LoungeKey.com/YESBANK

9. Where are the LoungeKey lounges located?

There are over 800 lounges spread across 300 cities in 120 countries.

10. How can I obtain LoungeKey lounge information?

Cardmembers may check nearest lounge location, download lounge information (facility, images), and check lounge coverage at their travel destination using the following channels:

- Yes Private LoungeKey smartphone app (iOS and Android)
- Yes Private LoungeKey website which is www.LoungeKey.com/YESBANK

Note: Yes Private Cardmembers are required to sign up on the LoungeKey website to access their app.

11. How do I get access to lounges listed under LoungeKey?

When you enter a LoungeKey lounge, inform the lounge personnel that your Yes private Credit Card has the LoungeKey membership feature and present your Card to the staff. They will swipe the card to confirm your eligibility to access the lounge. You will then be asked to confirm the visit information (date, location, and number of visitors), and sign the card reader to certify the lounge visit. If requested, a receipt will be provided. Note that you are responsible to confirm all of the details of the transaction at time of entry, for example, number of guests you are bringing with you into the lounge.

12. Do I need to enroll for LoungeKey to avail this offer?

No. Yes Private Credit Cardmembers are automatically enrolled for this programme on issuance of the Credit Card.

13. How long is the membership valid?

The feature will be valid for as long as you hold a valid Yes Private Credit Card with YES BANK.

14. Can someone else use my card to gain access to a lounge?

No. Your membership card is only valid for the Cardmember stated on the card. Cardmembers will be required to present their boarding pass and/or other travel documents such as passport, for identity verification prior to lounge entry.

15. Can I bring guests? Is there a limit to the number of guests allowed?

10 guest visits are complimentary with your Yes Private Credit Card. However, visit exceeding 10 will be charged at USD 27 per guest per visit.

16. Can I take children into a lounge?

Children are welcome at many lounges when accompanied by an adult, however the admissions policy for children does vary by lounge so it is important that you check if any restrictions apply before you travel. Details of the child admission policy for each lounge can be found on their Lounge Details page on the LoungeKey website www.LoungeKey.com/YESBANK. However, a charge of USD 27 will be applicable for each visit.

17. Will I need to key in my PIN if my card requires a PIN for a transaction?
Your PIN will not be required to gain entry into a lounge.
18. How will I be charged for lounge visits?
There are no charges for lounge access done by Primary or Add-on Cardmember. However, guest visits beyond 10 will be charged at USD 27 per visit per guest. This charge will be charged in your monthly statement.
19. Is there a dress code in the lounges?
Lounges impose their own dress codes, however as a general rule please expect a smart/casual dress code. Details of any specific dress codes can be found on the Lounge Details page on the YES BANK LoungeKey website (www.LoungeKey.com/YESBANK) and smartphone app.
20. What facilities are available in a lounge?
Facilities offered vary by lounge but typically include complimentary refreshments, newspapers/magazines, space to work or relax and most offer Internet/Wi-Fi access. Some facilities may be available at an extra cost which will be payable at the lounge. Full details of facilities available at each lounge can be found on www.LoungeKey.com/YESBANK and smartphone app.
21. Do the lounges provide flight information?
Some lounges do have flight information monitors, however please note that not all lounges do offer this facility. As lounges have no contractual obligation to LoungeKey members to announce flights, it is the members sole responsibility to remain aware of flight times and boarding information.
22. What happens if my Card has been stolen or lost?
Please contact Yes Private Banking and Concierge Services immediately on 1800 121 4444 and report the loss. We will block access to the lost/stolen card and this will be detected as a blocked Card if anyone attempts to access a lounge with it. Your replacement Card will also be issued by us.

[3. Domestic Airport Lounge Access](#)

23. What is Domestic Lounge Access offer?
Yes Private Credit Cardmember can avail access in select Lounges in India, via MasterCard's service providers. Yes Private Cardmember and Add-on Cardmembers can enjoy unlimited access in a calendar year to the select lounges in India.

24. How is the access given?

Access at the lounge would be given upon successful authorisation of the Yes Private Credit Card on the electronic terminals placed at the lounges. An authorisation for an amount (Rs. 25/-) will be taken on the Card for validation purposes only and it will not be charged to Cardmember's account. Both Primary and Add-on Cardmembers will get access basis separate authorisations on their respective Cards at the lounge.

25. Which are the lounges listed under this offer?

The lounges listed under this offer are given below:

S.no.	City	Lounge Name	Airport terminal	Location	Landmark
1	Ahmedabad	Port	International	P.K Hospitality services Pvt. Ltd. International Airport (T-2), 1st Floor, New Airport Road, Sardarnagar, Ahmedabad-380003	Airside- proceed through the ITB departure gate, straight up to the Immigration counter and turn left
2	Bangalore	Above Ground Level	Domestic	Mezzanine Level, Domestic Departure, Terminal 1	Airside - after Security Checks
3	Bangalore	Above Ground Level	International	Level 1, Near Gate 1, International Departure, Terminal 1	Near Gate 18
4	Bangalore	Plaza Premium	Domestic	Domestic Departure Terminal, Terminal 1, Mezzanine Level	Next to Gate 2.
5	Bangalore	Plaza Premium	International	International Departures, Terminal 1, Level 1	Near gate no 17
6	Bhubaneswar	Mayfair	Domestic	Biju Patnaik Airport, Mayfair lounge, Inside common enclosure area, the Lounge is located on the Ground Floor. Odisha - 751020	Between the Arrival and Departure halls
7	Chennai	TFS	Domestic	Travel Club Lounge, 3rd floor, SHA Kamraj, Domestic terminal, Chennai airport, Chennai-27	Gate 5
8	Chennai	TFS	International	Travel Club Lounge, Old International terminal building, 1st Floor, Anna international terminal, Chennai airport, Chennai -27	Gate no. 14
9	Chennai	TFS	New International	Travel Club Lounge, New international terminal building, 3rd Floor, Anna International Terminal, Chennai airport, Chennai -27	Opposite Gate 7

10	Cochin	Earth	Domestic	Cochin Domestic Airport, Opp. CIAL, Nedumbassery, Ground Floor Cochin - 683572, Kerala.	Nearby Check-in Counter
11	Cochin	Earth	International	Cochin International Airport, Terminal 3, Opp. CIAL, 2nd Floor Nedumbassery, Cochin - 683572, Kerala.	Airside - after Security Checks and Passport Control.
12	Delhi	Plaza Premium	Domestic T1D	T1 D, Level 02, Mezzanine Level, Terminal 1, Domestic Departures, Indira Gandhi International Airport, Palam, New Delhi, Delhi 110037	Left hand side of the Mezzanine Level.
13	Delhi	Plaza Premium	Domestic T3	Mezzanine Level, Terminal 3, International Departures, Indira Gandhi International Airport, New Delhi.	Via F/G Gate
14	Delhi	Plaza Premium(B)	International Terminal 3	Level 4, Lounges B, International Departures, Terminal 3, Indira Gandhi International Airport, New Delhi.	Right from Guardian pharmacy and take elevator to level 4
15	Delhi	ITC	International	Airside - in the main departure lounge on Level 3. Follow signs 'Lounges A' and take the escalators up to where the Lounge is located.	Level-3
16	Delhi	Plaza Premium(A)	International T3	Level 03, Lounges A, International Departures, Terminal 3, Indira Gandhi International Airport, New Delhi.	Above Duty Free
17	Goa	Port	Domestic	P K hospitality Pvt Ltd., Dabolim Airport, South Goa Golden Chariot Restaurant, 3rd Floor Pincode-403801	Gate no 1
18	Goa	Port	International	P K hospitality Pvt Ltd., International Terminal, Dabolim Airport, South Goa Golden chariot Restaurant, 3rd Floor Pincode-403801	Gate no 2
19	Hyderabad	Plaza Premium	Domestic	Level E, Domestic Departures, Rajiv Gandhi International Airport (near Gate 28), Hyderabad.	Near Gate no 28

20	Hyderabad	Plaza Premium	International	Level E, International Departures, Rajiv Gandhi International Airport (near Gate 32 A/B), Hyderabad.	Near Gate 32A
21	Jaipur	Club One Class	International T2	Club One Class Lounge, After SHA, 1st floor, Jaipur International Airport Airports Authority Of India, Civil Airport, Sanganer	1ST Floor, Next to Escalator
22	Kolkata	TFS	Domestic	Mezzanine Level, Domestic Terminal, Netaji Subhash Chandra Bose, Domestic Airport, Kolkata	Gate no 22, 23
23	Kolkata	TFS	International	International Terminal, Netaji Subhash Chandra Bose, International Airport, Kolkata	Near Gate no 10,11
24	Mumbai	Good Times	Domestic	Terminal 1 B, after security hold area, Basement area, Mumbai airport	Between gate no 1-20, Opposite Book store & Croma stores
25	Mumbai	Travel Club	Domestic Departure, T2	Travel Club Lounge, SHA, Terminal 2, Chhatrapati Shivaji International Airport, Mumbai-400099	Near Gate No. 45
26	Mumbai	Clipper	International	Chhatrapati Shivaji International Airport, T2, Level-3 Mumbai, Maharashtra 400099 (This is not the Lounge at the Domestic Departure side of T2)	Opposite gate no 14
27	Pune	Port	Domestic	P.K. hospitality Pvt Ltd. Port Lounge Restaurant And snacks bar, 1st Floor, Civil Airport, Lohegaon Pune- 411032	Near Departure Gates, After Security Hold Area
28	Pune	Port	International	P.K. hospitality Pvt Ltd. Port Lounge Restaurant And snacks bar, 1st Floor, Civil Airport, Lohegaon Pune- 411032	Airside - after Security Check, take the lift or stairs

4. Club ITC Culinaire

26. What is the membership fee of Club ITC Culinaire?

As part of the Yes Private Credit Card benefits, the membership is complimentary with your Yes Private Credit Card.

27. What are the dining benefits of Club ITC Culinaire?

The benefits are as follows:

- Earn Green Points @ 25% on all Food & Beverage spends at ITC Hotels & WelcomHotels
- Savings of 20% while dining (on food & all beverages) at My Fortune, Fortune and WelcomHeritage Hotels, for up to a total of 8 guests including the member
- On every accumulated Rs.25,000 spend on Food & Beverage, receive a gift certificate of Rs. 1,000. (Valid on accumulated food and beverage spends of up to Rs.1,00,000)

28. Do I get any benefits while staying at ITC Hotels?

Yes, the benefits while staying are as below:

- Earn Green Points @ 5% on non Food & Beverage spends at participating ITC Hotels, WelcomHotels and Fortune Hotels
- 50% off on published room tariff for suites on weekends (nights of Fri/Sat)
- Additionally gift certificates on completion of 3rd, 5th and 12th stays (Stays to be completed within 12 months from the date of enrolling in to Club ITC/ Club ITC Culinaire, whichever is earlier)

29. Is the Club ITC Culinaire membership valid at Fortune Hotels? If yes, what are the benefits?

Yes, the program is valid at Fortune Hotels, the benefits are as follows:

- Savings of 20% while dining (on food & all beverages) at participating My Fortune and Fortune Hotels
- Earn Green Points @ 5% on non Food & Beverage spends at participating My Fortune and Fortune Hotels
- 50% off on published room tariff for suites on weekends (nights of Fri/Sat)
- Additionally gift certificates on completion of 3rd, 5th and 12th stays (Stays to be completed within 12 months from the date of enrolling in to Club ITC/ Club ITC Culinaire, whichever is earlier)

30. Is the Club ITC Culinaire membership valid at WelcomHeritage Hotels? If yes, what are the benefits?

The program is valid at WelcomHeritage Hotels, the benefits are as follows:

- Savings of 20% while dining (on food & all beverages) at participating WelcomHeritage Hotels

Besides the dining benefits and the benefits while staying, do I get any additional benefits as a Club ITC Culinaire member?

Yes there are additional benefits at Wills Lifestyle stores. These benefits are as follows:

- Priority on garment availability
- Earn Green Points @ 5% on all eligible spends at participating Wills Lifestyle Stores
- Doorstep delivery of apparel
- Complimentary monogramming service
- Complimentary Rs.1000 Gift Certificate on an annual spend of Rs.20, 000 (Spends to be completed within 12 months from the date of enrolling into Club ITC/Club ITC Culinaire Programme, whichever is earlier. Offer valid on the first Rs.20, 000 annual spend only.)

31. What are Green Points?

32. Club ITC Culinaire rewards members with loyalty points as a percentage of their eligible spends at ITC's hotels group and on spends at Wills Lifestyle Stores. This reward accrues to the members account as Green Points. Each Green Point = Rs.1

33. What are eligible spends?

Are the spends on the basis of which Green Points accrue to the credit of the Programme Member and are monetary amounts (exclusive of ineligible rates, taxes, discounts, paid outs, gratuities and service charges) spent by a Member on identified brands of ITC and include the following:

- While dining as a non-resident at Participating Hotels, except Fortune and WelcomHeritage Hotels - Expenses (exclusive of ineligible rates, taxes, discounts, paid outs, gratuities and service charges) incurred by a Member towards any food and beverage consumed at Participating Restaurants.
- While staying at Participating Hotels, except WelcomHeritage Hotels - Expenses (exclusive of ineligible rates, taxes, discounts, paid outs, gratuities and service charges) incurred by a resident Member towards: Stay/accommodation, any food and beverage consumed which are billed to the room account, any service availed billed to the room account except banquet and conference expenses, any purchase of Essenza & Fiama Di Wills personal care products billed to the room account, any purchase of Kitchens of India ready-to-eat products billed to the room account, any purchase services at spas, business centers and salons, billed to the room account.
- Eligible Food & Beverage spends: All expenses incurred at Participating Restaurants by a Programme Member while dining including special menus, set menus, buffets (with or without alcohol), soft and alcoholic beverages as well as spends on In Room Dining, mini bar and Gourmet Shops; for dine in or take-away, will qualify to be treated as an Eligible Spend.
- At Wills Lifestyle stores: Expenses (inclusive of taxes) incurred by a Programme Member at participating Wills Lifestyle stores towards purchase of: Wills Lifestyle apparel and accessories, Essenza & Fiama Di Wills personal care products.

34. What all can I do with my accumulated Green Points?

Green Points maybe redeemed for a host of reward options. These are as mentioned below:

- Instant Redemption - Green Points may be instantly redeemed at ITC Hotels, select WelcomHotels & at all Wills Lifestyle stores to settle bills (in part or full) against the points-balance on the card.
- Additional redemption options are available on the website - <https://www.clubitc.in/culinaire/Merchandise.aspx>

5. Domestic Golf Programme - Golflan

35. What are the Golfing benefits I can avail?

A Yes Private Credit Cardmember, would be entitled to 12 rounds of complimentary green fee access at specified locations on Weekdays and Weekends/Holidays for a period of 1 year from the time of registration. No more than 3 rounds of complimentary green fees may be enjoyed in a single calendar quarter with 4 (Four) complimentary green fee access hosted for accompanying guests. No more than 1 complimentary guest green fee may be enjoyed in a single calendar quarter.

All eligible Cardmembers and their children would be entitled to avail of 12 complimentary golf lessons / golf coaching every year at select locations in India on Weekdays and Weekends/Holidays. No more than 3 complimentary golf lessons may be enjoyed by the Cardmembers and/or their children in a single calendar quarter.

A onetime registration is required to avail the Golfing Benefit. Please call Yes Private Banking and Concierge Services at 1800 121 4444 for the registration

36. Which are the Golf clubs (Golf courses) in the program?

Sr. No.	City	Golf Course
1	Ahmedabad	Kensville Golf Club
2	Ahmedabad	Kalhar Blues & Greens
3	Bangalore	Prestige Golfshire
4	Bangalore	Clover Greens
5	Bangalore	Champion Reef
6	Chandigarh	Panchkula Golf Club
7	Chennai	Madras Gymkhana Club
8	Delhi NCR	ITC Classic Golf Resort
9	Delhi NCR	Jaypee Greens
10	Delhi NCR	Golden Greens Golf Resort
11	Delhi NCR	Karma Lakeland
12	Delhi NCR	Unitech Golf & Country Club
13	Delhi NCR	Jaypee Wish Town
14	Hyderabad	Boulders Hills Golf Club
15	Mumbai	Bombay Presidency Golf Club
16	Mumbai	Kharghar Golf Club
17	Pune	Oxford Golf & Country Club

The list of participating golf clubs as mentioned above are subject to change

37. How can I know if my booking has been confirmed?

You will normally be contacted within 2-3 working days, as per the preferred mode of contact selected by you at the time of booking. At times, due to closure of golf courses on certain dates or for reasons beyond our control, it may take longer than 2-3 days to respond to you.

38. What do I need to carry at the golf course to gain entry?

The golf course will recognize you by your name, as mentioned during reservation. Certain golf courses may require a handicap certificate, the same will be intimated to you at the time of booking/confirmation.

39. Are there any minimum and maximum no. of players per flight?

Yes. As per the rules of golf and universal golf etiquette, there must be a minimum of 2 (two) players per flight on weekdays and a minimum of 3 (three) players per flight on weekends and holidays. The maximum number of players per flight is 4 (four), on any day.

40. Whom should I contact in case I face any difficulty in gaining entry at the golf course?

We shall ensure that your booking details are confirmed and shared with the golf course before your expected time of arrival. In case of any difficulty in gaining entry at the golf course, please call Golflan Customer Care at 1800 208 7899 and you will be assisted

41. How many days/hours in advance do I need to book for a green fee slot or a golf lesson?

You need to book a golf session or a golf game minimum 7 days (Excluding the date of play and date of placing the booking) in advance

Date of Play/Lesson	Last day to book
8th	31th
9th	1st
20th	12th
25th	17th

42. How many days in advance should I cancel a booking?

Cancellations will be accepted only if done 3 days prior to the booked time of play

Date of Play/Lesson	Last day to cancel
Sunday	Wednesday
Saturday	Tuesday
Friday	Monday
Thursday	Sunday
Wednesday	Saturday
Tuesday	Friday
Monday	Thursday

43. Do golf courses have dress codes?

Most golf courses have universally acceptable golfing dress codes. In general, a collared shirt and trousers is acceptable. Golf courses do not allow denim trousers. Golf Shorts of knee length are allowed. At some golf courses, it is required to keep your shirt tucked in. Also, please ensure to wear proper golf shoes with soft spikes for all golfing sessions.

44. Can I contact the golf course directly or walk into any of the clubs part of the program and get a booking?

No. Under this program you are not allowed to contact the golf clubs/golf courses directly. At all times, please ensure that you call your respective Bank call-center or login to the dedicated microsite for Yes Private Cardmembers and place your bookings to avail the benefits of this program. If the procedure is not followed, you may be asked to leave the club premises and may not be entertained

45. What about golf equipment and food and beverage expenses?

All other costs and charges such as food and beverage expenses, consumables, rental of golfing equipment, golf-cart (buggy) charges, caddy fees and more, are to be borne by you directly. You will be required to pay directly at the club for buggy, caddie, turfmate and insurance at normal published rates at the golf course, where applicable.

46. Can I avail the other facilities at the golf course?

This offer is limited to golfing access only and you cannot access the other facilities at the golf course.

47. Can a non-golfing member of my family accompany me for my game or lesson?

No, golf clubs generally do not permit non-golfers to be present in any golfing areas.

48. What is the cancellation policy?

1. CANCELLATION POLICY FOR GOLF GAME BOOKINGS

Cancellation must be made more than 3 (THREE) days in advance prior to tee-off date, not counting the date of the confirmed booking.

Penalty for breach of cancellation condition - there will be no refund/revert on Deducted Complimentary quota OR Guest charges / any other pre-paid charges.

2. CANCELLATION POLICY - GOLF LESSONS / CLINICS

Cancellation must be made 2 (TWO) days in advance prior to golf lesson.

Penalty for breach of cancellation condition - there will be no refund/revert on Deducted Complimentary quota OR Guest charges / any other pre-paid charges.

6. International Golf Programme

49. What is the offer?

The offer includes

- Access to select Golf courses across the world
- TPC golf venues across the US

For more details visit www.yesprivate.in

50. Which Golf courses are part of the Programme

For the list of Golf courses, please visit www.yesprivate.in

51. How can I book a game under this Programme?

For booking a game , kindly call on Yes Private Banking and Concierge Services at 1800 121 4444 and we will assist you. The payments needs to be made via your Yes Private Credit Card

7. Nightlife in Style

52. What is the benefit?

The benefits includes:

- Complimentary entrance and drinks
- Priority accesses for table reservation
- Guest list access
- Savings on total bills

For more details please visit www.yesprivate.in

53. How can I avail the benefit?

To avail the offer, kindly call on Yes Private Banking and Concierge Services at 1800 121 4444 and we will assist you. The payments needs to be made via your Yes Private Credit Card

8. Advance Medical Services – Expert Medical Opinion

54. What is the service offered by Advance Medical?

Expert Medical Opinion for Yes Private Credit Cardmembers.

Access to the opinion of world’s leading medical experts. Patients will be guided by a dedicated physician case manager who will help in gathering the medical records. The result is a report containing the clinical summary of the case, the relevant findings, the patient’s questions and the medical opinions by top leading medical experts together with bibliography and their CVs. After the Expert Medical Opinion, if necessary, Advance Medical will help organize the appointment with an international medical expert.

55. Who is covered?

Covered individuals will be Yes Private Credit Cardmembers, their spouses, their children under 25, and their parents.

56. Why do I need an Expert Medical Opinion?

Using the Expert Medical Opinion program makes sense if you need more information in order to feel comfortable with a serious health-related decision.

The quality of your medical care relies on the good judgment of medical professionals. No physician can keep current with all recent medical findings and two minds thinking about your health are better than one. Getting an Expert Medical Opinion ensures that you have additional information from world class experts so that you can make the right decision about your next steps.

57. At what point should I ask for an Expert Medical Opinion?

The service can be used at any point during the care process.

58. Which diseases or conditions can be reviewed by experts?
As our selection of experts focuses on the specific disease and not on the medical specialty, we can address all types of diagnoses or questions. We work with the full range of medical issues.
59. Can I use the service for a preexisting condition?
Absolutely. The service can be used by people with preexisting conditions or new conditions.
60. What do I get with an Expert Medical Opinion?
Benefits of Expert Medical Opinion are mentioned below:
- Unrestricted access to a dedicated doctor by telephone.
 - Reports from leading global experts who have reviewed your medical information.
 - Concierge services such as medical record collection, provider vetting, and (when possible) expedited appointments with face-to-face providers.
61. How does an Expert Medical Opinion differ from a face-to-face second opinion or an internet second opinion?
As part of the Expert Medical Opinion, you work with a dedicated doctor who has the time and expertise to be both your advocate and advisor. Having this extra physician-level support empowers you to get the most out of the important analysis contained in the experts' reports.
62. How do we decide which experts to use for each case?
We know that this is the most important decision we make for each patient. Although we carefully consider several factors while choosing experts for each case, our highest priority is the selection of world class experts with successful track records treating patients with the same condition.
63. What questions do people usually ask the experts?
Experts will always comment on your diagnosis and treatment plan, but you will also be given the opportunity to ask them a list of questions to help you clarify your medical situation. Patients' questions are normally very specific to their particular medical situation - your Physician Case Manager will work with you to develop this list.
Here are examples of questions patients ask:
- Is this procedure appropriate at this time?
 - Are there additional risks if I wait a few months before doing this procedure?
 - Is my condition inheritable? Are there genetic tests to see if my children are at risk?
 - Are the outcomes of this procedure well documented?
 - What changes should I make now in my day to day life?
64. Do I have to go anywhere in person in order to use this service?
All services are provided remotely, so there is no need to travel or make an appointment.
65. What if I want to help someone else (such as my mother or daughter) get an Expert Medical Opinion?
Advance Medical works with whoever is coordinating the care for a loved one.
66. What languages do the Physician Case Managers speak?
To overcome language differences, Advance Medical staffs multilingual Physician Case Managers who together speak more than 20 languages.
67. What happens if the expert is not from my country or does not speak my language?
We strive to provide the best Expert Medical Opinion for your particular situation and always do a global search for the most relevant experts. We use the services of professional medical translators to overcome language differences between you and the expert.

68. How do I get and transport my medical files?

Advance Medical will collect your medical records on your behalf. You can also send us your medical files directly.

CONFIDENTIALITY -

69. How is my personal data protected?

Advance Medical's data protection systems utilize the most advanced technology available. Administrative, physical and technical safeguards exceed regulations regarding personal information protection.

70. Will my current doctor (treating physician) find out about this process?

The choice to involve and inform your treating physician about this process is completely up to you.

9. [Max Hospitals Offer](#)

71. What is the offer for Max on Yes Private Credit Cards?

The offer is given below:

- 20% discount on Max Standard Preventive Health Packages. 25% discount on Platinum Preventive Health Package at Panchsheel Park only.
- 20% discount on Consultations
- 20% discount on Investigations and Diagnostics
- 15% discount on Room Rent and Investigations (Not applicable for TPA routed cases)
- Complimentary Weight Management Package
- One Complimentary Basic check - BP, Sugar, BMI, ECG and Physician Consult - all locations except Max Patparganj
- 10% discount on eye and dental procedures
- One complimentary Lasik Screening - at Panchsheel Park only
- One complimentary consultation with Dentist - at Max Pitampura
- One complimentary consultation with Aesthetic Surgeon - at Max Shalimar Bagh and Pitampura
- Preferential appointment with top doctors on best effort basis.

72. How do I avail the Yes Private Credit Card offer?

Please call Yes Private Banking and Concierge Services at 1800 121 4444 to book an appointment and when you report to hospital bill desk request them that you would like to avail the Yes Private Credit Card offer.

73. What is the mode of payment?

While availing Yes Private Credit Card offer it is mandatory to make all payments through your Yes Private Credit Card only.

74. Can my family avail the offer?

Yes, your dependents can avail the offer but mode of payment has to be through Yes Private Credit Card only

75. Which locations have this offer?

Discount benefits of Yes Private Credit Card can be availed across Max Hospital locations at - Gurgaon, Panchsheel Park, Saket, Pitampura, Shalimar Bagh, Noida, Greater Noida, Patparganj, Vaishali, Mohali, Bathinda, Dehradun

10. Texas Medical Concierge

76. What does TEXAS MEDICAL CONCIERGE do?

Texas Medical Concierge (TMC): A Membership Model service where we hold your hand and guide you every step of the way to get the best global health programs for you and your family. We specialize in giving our members peace of mind by providing: A web based electronic medical records and case summaries for our members. Instead of having your health information scattered, have it in one secure electronic format. These records can be accessed online globally, providing assurance that, your medical history is easily available, even in an emergency. Personal Health Coach, we support and direct you to reach your health goals, lifestyle, fitness, holistic and integrative medicine if desired. The kind of personal relationship our physicians establish with our members, gives them the confidence to access someone, who knows all about their health, and can help them express this medical information whenever necessary. Global Healthcare Navigation and Recommendations: We have an excellent relationships with eminent medical centers around the world. Should you require a referral to these hospitals for surgical or medical procedures, as well as recommendations, we connect them with many service providers for all of their healthcare needs.

77. How do I join the TEXAS MEDICAL CONCIERGE membership?

To join TEXAS MEDICAL CONCIERGE membership plan, please call Yes Private Banking and Concierge Services at 1800 121 4444 and we will assist you.

78. **What is the fee structure?**

The Package pricing is as follows:

Yes Private Cardmember can enjoy 15% discount on the fee packages when the payment is made through the Yes Private Credit Card.

MEDICAL CONCIERGE MEMBERSHIP PRICING	JASMINE	LOTUS	ORCHID
Registration fee per person	\$250	\$250	\$250
Individual annual membership	\$250	\$450	\$1,500
Couple annual membership	\$350	\$600	\$2,000
Annual membership for family of 4	\$550	\$900	\$3,000
Annual membership for family of 6	\$750	\$1,200	\$4,000

\$1.00 = INR 68.00 (Dollar rate subject to change)

Payment is on annual commitment basis

79. What are membership benefits?

The membership benefits are mentioned below:

24*7 access to your health records via cloud storage.

- Digitizing and storage of medical records in highly secured cloud servers in USA

- Access your medical records via computers/hand held digital devices
- Electronic medical records meet international standards of patient confidentiality

Concierge health management for you and your family.

- Integrating health care consultancy i.e upon review of your personal medical records receive advisory on your current healthcare needs.
- Medical Records digitizing, filing and maintenance
- Physicians and specialty doctors recommendations based on individual's specific needs

Medical Second Opinions from International physicians and hospitals made accessible via telemedicine.

- Face-to-face consults when required by identifying and scheduling with the physician of choice
- Written second opinions from select super specialists in USA , UK , Singapore , Thailand , Germany , India etc
- We can make you meet a global specialist through our Telemedicine video conferencing technology options.
- We make your medical records available to the physician you seek a second opinion from
- Ensure highest level of patient satisfaction through medium of consultation chosen or we keep the search on for a third or fourth opinion until the client is satisfied

Holistic and Integrative health advisory.

- Integrating mind, body, intellect and soul
- Combining conventional and modern medical technologies with wellness
- Connecting with specialists and researchers for evidence based holistic therapies

Personalized Medicine consulting.

- Genome mapping, creation of a genetic map and DNA sequence
- Hormone screening
- Nutritional assessment: individual's measurement of micronutrients, antioxidants and macro minerals
- Specialized wellness laboratory services to test how well your body absorbs vitamins and other micro nutrients. We are able to determine oxidative damage to your cells and levels of essential fatty acids
- Allergy screening
- Scientific emotional stress measurement tests
- Pain assessment
- Lifestyle evaluation
- Sports medicine & muscle function test
- Bio energy field measurement

Discounts on select hospitals, pharmacies, pathology labs, radiology labs and specialized medical treatment centers.

- International Medical Travel
- Ticket and booking
- Personalized airport transfers
- Specialized lodging
- Transportation services
- Concierge doctors and nurses
- Professional care givers
- Home healthcare equipment and supplies
- Overall case management by our in house physician
- Scheduling tests and procedures for the patient

80. Does TEXAS MEDICAL CONCIERGE provide emergency services?

No we are not an emergency service provider, but our team would be available for any kind of support and guidance.

81. What do you mean by medical record digitization?

Transcribing the medical records under proper guidelines levied by international procedures, and of our in-house medical practitioner i.e. the medical records would enter under proper headers like Diagnosis, Chief complaints, Medicines, Radiology, and lab reports

82. Why should I get medical records digitized where I have scanned medical documents?

We appreciate that you have scanned copy of your medical records but we would digitize the records under the guidelines of our in-house medical practitioner i.e. the medical records would be entered under proper headers like Diagnosis, Chief complaints, Medicines, Radiology, and lab reports. We would provide you with user id and password to access it globally through internet.

We would return your original medical records after we align and file them as per the guidelines of our in-house medical practitioner i.e. the medical records would entered under proper headers like Diagnosis, Chief complaints, Medicines, Radiology and lab reports.

83. What is the advantage of having electronic medical records?

TEXAS MEDICAL CONCIERGE provides patient's with online access to their personal medical records, which facilitates the communication process and leads to a better healthcare. Easily accessible medical information which is accurate is available to both the parties (TEXAS MEDICAL CONCIERGE members and Super Specialist Doctor) worldwide. Electronic Medical Records manage care for patients and provide better health care by:

- Providing accurate, up-to-date, and complete information about patients at the point of care
- Enabling quick access to patient records for more coordinated, efficient care
- Securely sharing electronic information with patients and other Super Specialist Doctor
- Helping providers more effectively diagnose patients, reduce medical errors, and provide safer care
- Improving patient and provider interaction and communication, as well as health care convenience
- Enabling safer, more reliable prescribing
- Helping promote legible, complete documentation and accurate, streamlined coding and billing
- Enhancing privacy and security of patient data
- Helping providers improve productivity and work-life balance of patient
- Reducing costs through decreased paperwork, improved safety, reduced duplication of testing, and improved health

84. How do I provide my medical records for digitization?

Cardmember can provide and receive the medical records by sending through reliable courier service or hand delivered at our office address.

We can also provide cloud link where Cardmember can upload all his medical documents which our medical team can download and digitize the same.

Once the medical data is digitized and physical file is ready then Cardmember can get them picked from our office.

85. What is the duration of digitization process?

Digitization process takes 3 to 5 business working days.

86. Who would do the transcription and what is the authenticity of records transcribed?
Our trained and expert medical transcriptionist team would align the documents and transcribe them at our EMR (Electronic Medical Records) software. The transcribed medical records would be audited by our in-house physician to ensure the 100% authenticity of data transcribed correctly.
87. Will Cardmembers have access to medical records of the family?
No. Unless release documents are authorized
88. What happen if I move out of the city after I join the concierge member benefits of TEXAS MEDICAL CONCIERGE?
If you move out temporarily or relocate to different city all membership benefits will remain same on all tiers of membership.
89. What happen if I move out of the country after I join the concierge member benefits of TEXAS MEDICAL CONCIERGE?
All your international benefits remain the same but the local (domestic) benefits will not be accessible until you visit India again.
90. Do I have to pay the annual fee all at once?
Yes, we accept payment on annual commitment basis.
91. What is the membership renewal fee?
For renewal of membership annually Cardmember has to pay the membership fee and not the registration fee.
92. Would I get discount on membership renewal fee next year if I have not used the card in the current year?
No, there would be no such discount offered as of now.
93. What will happen if I lose my TEXAS MEDICAL CONCIERGE Membership Card?
Please call Yes Private Banking and Concierge Services at 1800 121 4444 immediately and we will assist you for reissuance of your Card
94. Will I get discount on my personal doctor visits too?
No, you would get discount with TEXAS MEDICAL CONCIERGE empanelled doctors only.
95. Can my friend avail discounts using my membership card?
No, but your family member who is registered with TEXAS MEDICAL CONCIERGE can avail discounts.
96. Does TEXAS MEDICAL CONCIERGE make house calls?
Yes, we can arrange TEXAS MEDICAL CONCIERGE Doctors to visit you at home.
97. Does TEXAS MEDICAL CONCIERGE accept children or other dependents for the membership?
Yes, TEXAS MEDICAL CONCIERGE has package built for couples, family of 4 and 6 members.
98. Do I still need health insurance?
Yes. The annual fee simply sustains your membership in the practice along with your comprehensive wellness examination; it does not cover for medical visits or procedures. Insurance is needed to cover medical expenses such as hospitalizations, surgeries, diagnostic tests (such as CT scans, MRI's, endoscopies, cardiovascular testing, blood work, etc), and specialist office visits and services.

11. [Etihad Airways Offer](#)

99. What is the offer?

15% discount on base fare in First and Business Class

100. What is the validity of the offer?

Sale period: (01st Aug 2017 – 31st Jul 2018) for travel until 31st Jul 18.

101. What are the detailed Terms and Conditions of the offer?

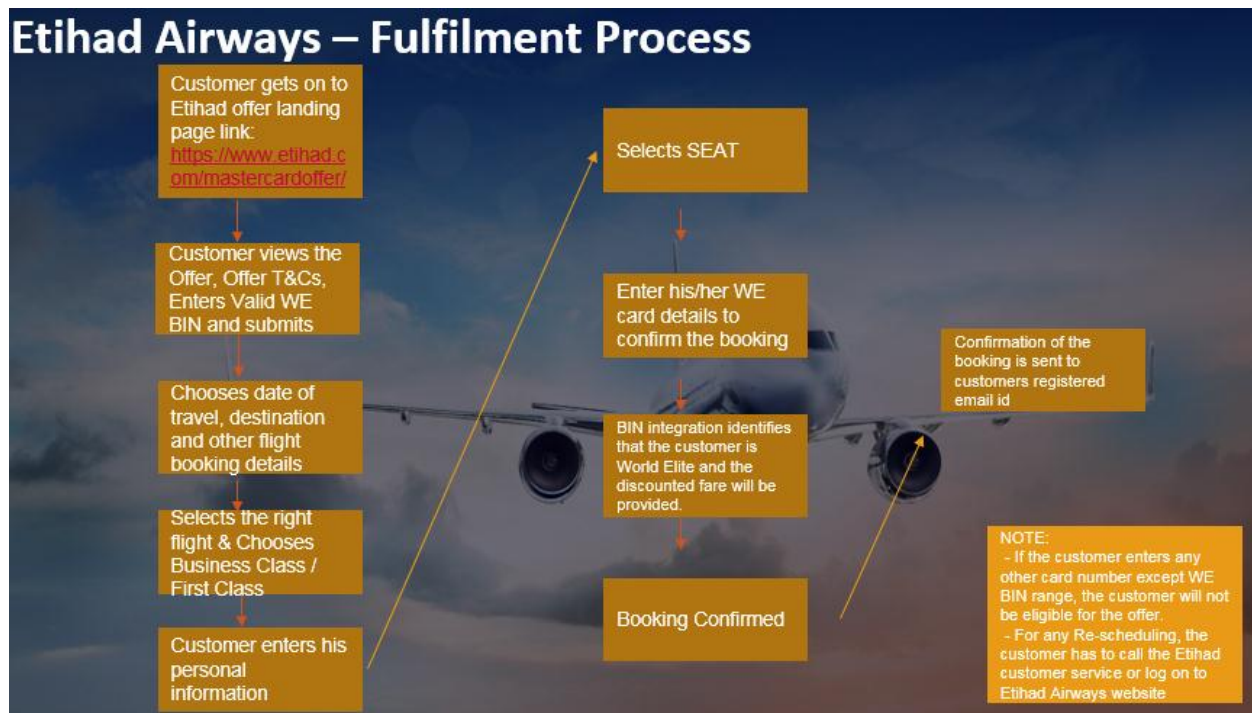
- Only Ex-India flights (flights originating from India) will be eligible for this offer.
- Only First and Business Cabin eligible – Residence and Economy Excluded.
- For Offer related T&C refer offer landing page link: <https://www.etihad.com/mastercardoffer/>
- Regular airline T&C will apply as per the fare selected on etihad.com. Refer link: <http://www.etihad.com/en-in/legal/terms-and-conditions/>

102. Please specify if there are any blackout dates?

No, there are no blackout dates.

103. What is the fulfilment process?

All fulfillment process is given below



104. Will the discount be applicable for promotional fares too? If Etihad is running an offer, can this offer be clubbed?

The offer is applicable on all the fares via <https://www.etihad.com/mastercardoffer/> . This offer cannot be clubbed with any other offer.

12. Jet Airways Offer

105. What is the Jet Airways Offer?

The offer is below:

- Flights within India
 - 15% discount on base fare for travel in Première (Promo code- **WORLDELITE1**)
 - 10% discount on base fare for travel in Economy (Promo Code - **WORLDELITE2**)
- International flights from India to Gulf, SAARC and ASEAN (Promo code **WORLDELITE3**)
 - **International flights** from India to Abu Dhabi, Bahrain, Bangkok, Colombo, Dammam, Dhaka, Doha, Dubai, Hong Kong, Jeddah, Kathmandu, Kuwait, Muscat, Riyadh, Sharjah and Singapore
 - 10% discount on base fare for travel in Premiere and Economy

106. What is the Validity of the offer?

The offer is valid till 31st Mar'18

107. What is the process to avail the offer?

The process to avail the offer is given below:

1. Cardmember logs on to Jet airways website (www.jetairways.com)
2. Chooses date of travel, destination & enters relevant PROMO Code (amongst the 3 promo codes)

Domestic Travel

- a. Premier – Static promo code (**WORLDELITE1**) for travel within India (15% discount on base fare for travel in Première). Cardmember needs to enter the correct promo code
- b. Economy - Static promo code (**WORLDELITE2**) for travel within India 10% discount on base fare for travel in Economy. Cardmember needs to enter the correct promo code

International Travel from India

International flights from India to Abu Dhabi, Bahrain, Bangkok, Colombo, Dammam, Dhaka, Doha, Dubai, Hong Kong, Jeddah, Kathmandu, Kuwait, Muscat, Riyadh, Sharjah and Singapore

- c. Premier & Economy - Static promo code -(**WORLDELITE3**) International flights from India to the above mentioned countries. Cardmember needs to enter the correct promo code
3. Chooses Economy/Premier Class
 4. Enters his Jet Privilege number or continues as guest
 5. Enters Personal Information
 6. Chooses his SEAT or Extra Baggage (if required)
 7. Makes Payment using his/her Yes Private Credit Card.
 8. If the Cardmember enters any other card other than BIN range of 549921, the Cardmember will not be eligible for the offer

9. Booking Confirmed

10. Confirmation of the booking is sent to Cardmember's registered email id

108.What are the travel restrictions of the offer?

- There are no travel restrictions for international travel.
- Tickets must be purchased a minimum of 7 days prior departure for flights within India for travel in Premiere
- Tickets must be purchased a minimum of 15 days prior departure for flights within India for travel in Economy
- Guest has to input the correct promotion code to avail the offer.
- Date change, flight change and / or refund charges will be applicable as mentioned in the fare rule which is displayed during the booking process.
- In case of any change / cancellation to the original itinerary, guest will not be entitled to flight discounts, credit of bonus JPMiles and cashback under this offer
- All other terms and conditions pertaining to the JetPrivilege programme will apply
- For queries related to this offer, guests are requested to contact Jet Airways at info@jetairways.com within 30 days of the transaction
- In case of any disputes, the decision of Jet Airways will be final and binding.
- Jet Airways reserves the right at any time, without prior notice to add, alter, modify, change or vary all or any of these terms and conditions or to replace wholly or in part, the above offer by another offer, whether similar to above offer or not, or to withdraw it altogether.

13. Genesis Luxury

109.What is the Genesis offer?

All Yes Private Credit Cardmembers will receive complimentary membership to at Première Tier

110.Which Brands are part of Genesis Luxury?

Brands which are part of Genesis Luxury are : Armani Exchange, Armani Jeans, Bottega Veneta, Canali, Coach, Boss, Jimmy Choo, Michael Kors, Paul Smith, Tumi, Villeroy & Boch.

111.What are the benefits of Première Tier membership?

The benefits of the Premier Tier membership are:

- Earn 7.5% cash back in the form of crystals on every transaction across all 16 participating brands
- Invitations to exclusive events, store launches & sale previews
- Additional benefits through alliance partners
- Special member-only promotions & offers

- Personal Shopping experience
- Home Shopping
- Wedding trousseau consultation
- Invitations to Trunk Shows.
- What is the process to avail the offers?
- To avail the offers please call Yes Private Banking and Concierge Services at 1800 121 4444

14. [Ananda Spa](#)

112. What is the Ananda Spa Offer?

The offer details are below

- A 10% discount on the Best Available Rate (The minimum length of stay is 2 nights)
- One room category upgrade subject to availability at the time of arrival.
- Additional benefit for those who choose to book a stay for 4 nights and more on the best available rate. - A 30 minutes spa treatment per person once during the stay.
- One complimentary dinner once during the stay for guests booking the Villa.

113. What is the Offer Validity?

The offer is valid till 31st August 2018

114. What is the condition for booking for Christmas Eve & New Year Eve?

- A minimum 3 night stay is required for guests staying at Ananda over 31st December.
- Christmas Eve (24th December 2017) & New Year Eve (31st December 2017) gala dinners are mandatory.
- Supplement charges are applicable for both Christmas Eve and New Year's Eve gala dinners.

115. What is the process to avail the offer?

To avail the offer please call us at Yes Private Banking and Concierge Services at 1800 121 4444

15. [Hotels & Resorts](#)

15.1 [One & Only Resorts](#)

116. What is the offer?

Yes Private Cardmember can enjoy benefits across the below mentioned properties of One & Only resorts:

- One&Only Reethi Rah, Maldives: Stay 4, Pay 3 + USD 100 credit + upgrade from Beach Villa to Beach Villa with Pool category.

- One&Only Le Saint Geran, Mauritius: 20% off on BAR + USD 100 spa credit + late check-out

- One&Only Wolgan Valley, Australia: Stay 4, Pay 3 + USD 100 credit + complimentary wine

- One&Only Cape Town, South Africa: Stay, Pay 3 + USD 100 credit

- One&Only Royal Mirage, Dubai: Stay 4, Pay 3 + USD 100 credit

- One&Only Ocean Club, Bahamas: Stay 4, Pay 3 + USD 100 credit

- One&Only Palmilla, Mexico: Stay 4, Pay 3 + USD 100 credit

117. What is the validity of the offer?

The offer is valid till 15th July 2018

118. Which are the locations where One & Only Resorts are present?

The locations are Los Cabos – Mexico, Bahamas, Maldives, Mauritius, Royal Mirage – Dubai, Cape Town – South Africa, Wolgan Valley – Australia & Nyungwe Forest – Rwanda.

119. How can the offer be availed?

To avail the offer, kindly call on Yes Private Banking and Concierge Services at 1800 121 4444 and we will assist you.

15.2. [Fairmont Hotels & Resorts](#)

120. What is the offer?

As a Yes Private Cardmember, you will receive special privileges at all Fairmont Hotels & Resorts worldwide.

The offer includes

- Breakfast for two
- \$25 (USD) hotel credit
- Late check-out until 4pm (subject to availability and applicable on Saturday and Sunday only)
- Room upgrade (subject to availability at check-in)

121. How can I avail the offer?

To avail the offer, kindly call on Yes Private Banking and Concierge Services at 1800 121 4444 and we will assist you. The payments need to be made via your Yes Private Credit Card

15.3. [Swissotel](#)

122. What is the offer?

The offer includes benefits like :

- Best Available Rate
- Complimentary breakfast

Weekday offer:

- Late check-out until 4pm
- Upgrade on arrival (subject to availability)
- Complimentary internet

Weekend* offer:

- Confirmed upgrade

*Not valid at Swissôtel Amsterdam

123. How can I avail the offer?

To avail the offer, kindly call on Yes Private Banking and Concierge Services at 1800 121 4444 and we will assist you. The payments need to be made via your Yes Private Credit Card

16. Cruise Privileges

124. What is the offer?

Yes Private Credit Cardmember can enjoy shipboard credits of up to USD 500 per person across various Cruise Partners.

125. How can I avail the offer?

To avail the offer, kindly call on Yes Private Banking and Concierge Services at 1800 121 4444 and we will assist you. The payments needs to be made via your Yes Private Credit Card

17. Vacation Packages

126. What is the offer?

Yes Private Credit Cardmember can enjoy shipboard credits of up to USD 500 per person across various tour Partners.

127. How can I avail the offer?

To avail the offer, kindly call on Yes Private Banking and Concierge Services at 1800 121 4444 and we will assist you. The payments needs to be made via your Yes Private Credit Card

18. BookMyShow

128. What is the offer?

Offer 1: Buy one get one movie ticket free with Yes Private credit card, customer can avail maximum 4 free tickets in a month

Offer 2: Get 50% off on non-movie tickets, customers can avail discount up to INR 1000 in a month on multiple transactions

Cardmembers can avail both the offers in a month

129. How to avail the offer?

- Go through the regular ticketing flow for selecting the movie, cinema, show, event of your choice
Proceed to payments page
- Confirm your details by providing your email id & mobile number as this information will be used for confirming your transaction
- To avail offer, check 'Avail Offers & Discounts'
- Click on the tab - Credit/ Debit/ Net Banking
- Click on 'Select Offer' and choose 'YES Private Credit Card Offer - ' from the offers drop down list
- Enter your 16 digit credit card number in the box and click on 'Check'
- Congratulations! You would have successfully availed your offer

- You will have to pay the remaining transaction amount using the same card on which you have availed the offer
- Your card number will auto populate in the box. To make the payment, enter your name on the card, expiry date and CVV card details

130. Which card categories are eligible for the offer?

The offer is applicable on Yes Private Credit Cards

131. Which are the eligible bins for this offer?

The offer is eligible for Bin: 549921

132. What is a bin range?

Bin range are the first 6 digits on your Debit/Credit Card

133. Is this offer valid on all ticket categories available on BookMyShow?

Buy one get one ticket free is valid on movie and 50% off offer is valid on non-movies only

134. How do I check if my card is eligible for this offer?

Check the eligible card category and under 'About the offer' section and check the eligible ranges mentioned under FAQs. In case you still have queries, you can proceed to the payment page and enter your card details and try availing the offer. An error message will pop up if your card is invalid

135. What happens in case of an unsuccessful transaction?

For any queries related to failed or unsuccessful transaction, you can get in touch with the BookMyShow Support Center at 022 6144 5050 / 022 3989 5050 or you can send an email to helpdesk@bookmyshow.com

136. What is the show is cancelled and the customer has availed the discount?

In case the show is cancelled and the payment has been debited from your account, you can get in touch with BookMyShow Support Center at 022 6144 5050 / 022 3989 5050 or you can send an email to helpdesk@bookmyshow.com and claim your refund

19. Dining Privileges

YES Culinary Experiences

137. What is the offer?

Flat 15-20% discount on A la Carte Dining or Complimentary Glass of wine / dessert
Specially Curated Testing Menu
Complimentary Cake & flat discounts on Birthdays
Flat 15-20% discount on Sunday Brunch
Offers vary from restaurant to restaurant

138. The offer is applicable in which locations?

The offer is applicable in Ahmedabad, Bangalore, Chandigarh, Chennai, Delhi NCR, Hyderabad, Jaipur, Kokatta, Mumbai & Pune.

139. How can the offer be availed?

The process to avail the offer is given below:

- Customers to visit the portal www.yesculinaryexperiences.com on desktop or mobile.
- Customers can see all restaurant offers as part of the program. Customers can view his/her city-specific restaurant offers by selecting the city from the drop down.
- Customers to go to the individual restaurant page to view all the offers available at the restaurant.
- Customers to select his choice of offer and click on 'Book this Option'. For Specially Curated menu, customers will need to make a nominal non-refundable payment of Rs. 25 per person online. At the venue, they must pay the entire amount as showcased. The amount + taxes, if any, will be clearly mentioned in the confirmation email.
- Customers to enter his first 8 digits of YES BANK Credit or Debit Card for validation.
- If the digits entered are correct, he/she will be able to book a reservation slot (date, time and number of people). Name, mobile number and email id to be entered by the customer.
- Customers to click on 'Confirm Booking'.
- An automated mailer and SMS will be sent to the customer confirming his/her booking.
- Customers to show the confirmation SMS / email / mobile pass when they arrive at the restaurant and the benefit will be extended to them.
- Customers to make a payment with only YES BANK Credit or Debit Card. The restaurant must be informed before the bill is generated.
- Alternatively, if the customer chooses to 'Register' and then 'Login', he/she can also see the booking history and manage the settings.

20. Insurance

140. What is the Air Accident Insurance Cover?

Air Accident Insurance Cover of 3 Crores is applicable in case of death due to flight accidents and valid for Primary Cardmembers only.

Insurance will be applicable only if the Flight ticket for that travel was booked using Cardmember's Yes Private Credit Card.

141. What is Emergency Overseas Hospitalization cover?

Emergency Overseas Hospitalization cover of 50 Lakhs is applicable for protection against any medical emergency when Primary Cardmember is travelling overseas.

Insurance will be applicable only if the Flight ticket for that travel was booked using Cardmember's Yes Private Credit Card.

142. What is the Credit Shield cover?

Credit Shield is the cover for outstanding Credit Card dues for up to 10 lakhs will be covered in case of an unfortunate event of the Cardmember's death (due to accident).

For more information kindly call on Yes Private Banking and Concierge Services at 1800 121 4444.

Important Note: Please note that all the Insurance Benefits listed above are provided directly to the Credit Cardmembers by Cholamandalam MS General Insurance Company Limited, whose terms, conditions and decisions, for which, YES BANK is not liable, will apply. Claims for settlement to be sent directly to Cholamandalam MS General Insurance Company Limited. YES BANK does not hold any warranty and/or make representation about the quality, delivery of the cover, claims processing or settlement of the claim by the Cholamandalam MS General Insurance Company Limited in any manner whatsoever. YES BANK will not be liable for any delayed settlement of the claims.

143. Where do I submit my claims?

The claims have to be submitted to "Health Claims Department, Cholamandalam MS General Insurance Company Limited, New No.319, Old No.154, Shaw Wallace Building, 2nd Floor, Thambu Chetty Street, Parry's Corner, Chennai - 600001 Customer Care Toll Free No: 1800-200-5544

[21. Emergency Cash Advance \(ECA\)](#)

144. Is the Emergency Cash Advance feature applicable for India?

No, The ECA feature is not applicable within India. It is applicable only for International locations.

145. What is the minimum and maximum amount of ECA which can be availed?

ECA feature can be availed for minimum of USD 100 and maximum of USD 5000

146. Will my card be blocked in case I want to avail this feature?

Yes, your Card will be blocked in case you avail the ECA feature with your Yes Private Credit Card.

147. What is the process to avail the feature?

To avail the offer, kindly call on Yes Private Banking and Concierge Services at 1800 121 4444 and we will assist you.

148. Which are the locations where ECA can be disbursed?

Emergency Cash Advance can be disbursed in 80 countries globally.

For more information, kindly call on Yes Private Banking and Concierge Services at 1800 121 4444.

149. Are there locations where an ECA cannot be disbursed?

ECAs cannot be disbursed in countries subject to OFAC geographic sanctions. Outside of these sanctioned countries, our emergency cash distribution partner has a network of over 255,000 agents. If there is no distribution agent near or convenient to the Cardmember, we will locate a local bank or merchant to assist. Note this is subject to local bank or merchant's agreement to assist.

22. Emergency Card Replacement (ECR)

150. Is the Emergency Card Replacement feature applicable for India and abroad?

Yes, The ECR feature is applicable within India & International locations.

151. Will my card be blocked in case I want to avail this facility?

Yes, your Card will be blocked in case you avail the ECR feature with your Yes Private Credit Card.

152. What is the process to avail the facility?

To avail the facility, kindly call on Yes Private Banking and Concierge Services at 1800 121 4444 and we will assist you.

153. Which are the locations where ECR can be availed?

Emergency Card Replacement can be availed in all major locations in India & abroad.

For more information, kindly call on Yes Private Banking and Concierge Services at 1800 121 4444.