

## Important update regarding your Credit Card charges

Dear Customer,

We wish to inform you that **effective 15<sup>th</sup> January 2026**, below charges on your YES BANK Credit Card are being revised:

- 1. Passenger Railways Transaction Charge:** 1% of the transaction amount + applicable GST will be charged as fee\* if:

- The transaction exceeds INR 30,000, OR
- If the cumulative spends on Passenger Railways category exceeds the threshold amount of INR 80,000 in a calendar month

Fee\* will be capped at INR 5,000 per transaction.

\*The fee is over and above any convenience fee/surcharge charged by the railway ticket booking platform.

- 2. Fuel Transaction Charge:** 1% of the transaction amount + applicable GST will be charged as fee if:

- The transaction exceeds INR 10,000, OR
- If the cumulative spends on Fuel category exceeds the below mentioned threshold amount in a calendar month.

Fee will be capped at INR 5,000 per transaction.

Credit Card variant	Threshold Amount (INR)
YES Private / MARQUEE / RESERV	50,000
Other Credit Cards	25,000

- 3. Tolls & bridges Transaction Charge:** 1% of the transaction amount + applicable GST will be charged as fee if:

- The transaction exceeds INR 10,000, OR
- If the cumulative spends on Tolls & bridges category exceeds the below mentioned threshold amount in a calendar month.

Fee will be capped at INR 5,000 per transaction.

Credit Card variant	Threshold Amount (INR)
YES Private / MARQUEE / RESERV	50,000
Other Credit Cards	25,000

- 4. Utility Payment Charge:** 1% of the transaction amount + applicable GST will be charged on all Utility transactions if the cumulative spends on Utility category exceeds the below mentioned threshold amount in a calendar month.

Fee will be capped at INR 5,000 per transaction.

Credit Card variant	Threshold Amount (INR)
YES Private	50,000

MARQUEE	25,000
Other Credit Cards	15,000

**Please Note:**

- Transactions belonging to categories such as Passenger Railways/Fuel/Tolls & bridges/Utility are identified by their corresponding Merchant Category Codes (MCC)
- The MCCs are set by the network (Visa, MasterCard, RuPay), not by YES BANK.
- **For detailed Illustration and corresponding MCC, please refer to the appendix**

For any query or assistance, [click here to contact us](#).

Alternatively, you may also email us at [yestouchcc@yes.bank.in](mailto:yestouchcc@yes.bank.in)

[Click here](#) to download the MITC.

Thank you for banking with YES BANK.

Sincerely,  
**YES BANK**



## Appendix

### 1. Illustration 1:

Transaction	Date	Category of spend	Amount (INR)
A	1 November 2025	Passenger Railways	35,000
B	2 November 2025	Fuel	15,000
C	4 November 2025	Fuel	6,000
D	6 November 2025	Passenger Railways	20,000
E	7 November 2025	Passenger Railways	5,000
F	10 November 2025	Passenger Railways	15,000
G	14 November 2025	Utility	15,000
H	15 November 2025	Tolls/bridges	15,000
I	16 November 2025	Utility	2,000
J	16 November 2025	Fuel	9,000
K	20 November 2025	Tolls/bridges	10,000
L	21 November 2025	Tolls/bridges	5,000

#### For Passenger Railways category:

- a. Any transaction exceeding INR 30,000 → Yes

Qualifying transaction (exceeding INR 30,000)	Amount (INR)	Fee (1% of transaction amount) INR
A	35,000	350 + applicable GST
Fee levied		350 + applicable GST

- b. Cumulative transactions in a calendar month = A + D + E + F = INR 75,000  
Cumulative transactions exceeding threshold amount of INR 80,000 → No  
Fee levied = 0

- c. Total fee levied = INR 350 + applicable GST

#### For Fuel category:

The illustration is based on MARQUEE Credit Card's INR 50,000 threshold; other cards will follow their respective threshold.

- a. Any transaction exceeding INR 10,000 → Yes

Qualifying transaction (exceeding INR 10,000)	Amount (INR)	Fee (1% of transaction amount) INR
B	15,000	150 + applicable GST
Fee levied		150 + applicable GST

- b. Cumulative transactions in a calendar month = B + C + J = INR 30,000  
Cumulative transactions exceeding threshold amount of INR 50,000 → No  
Fee levied = 0

- c. Total fee levied = INR 150 + applicable GST

### For Tolls & bridges category:

The illustration is based on MARQUEE Credit Card's INR 50,000 threshold; other cards will follow their respective threshold.

- a. Any transaction exceeding INR 10,000 → Yes

Qualifying transaction (exceeding INR 10,000)	Amount (INR)	Fee (1% of transaction amount) INR
H	15,000	150 + applicable GST
Fee levied		150 + applicable GST

- b. Cumulative transactions in a calendar month = H + K + L = INR 30,000  
Cumulative transactions exceeding threshold amount of INR 50,000 → No  
Fee levied = 0
- c. Total fee levied = INR 150 + applicable GST

### For Utility category:

The illustration is based on MARQUEE Credit Card's INR 25,000 threshold; other cards will follow their respective threshold.

- a. Cumulative transactions in a calendar month = G + I = INR 17,000  
Cumulative transactions exceeding INR 25,000 → No  
Fee levied = 0

## 2. Illustration 2:

Transaction	Date	Category of spend	Amount (INR)
A	1 November 2025	Passenger Railways	35,000
B	2 November 2025	Fuel	15,000
C	4 November 2025	Fuel	20,000
D	6 November 2025	Passenger Railways	30,000
E	7 November 2025	Passenger Railways	10,000
F	10 November 2025	Passenger Railways	15,000
G	14 November 2025	Utility	18,000
H	15 November 2025	Tolls/bridges	25,000
I	16 November 2025	Utility	20,000
J	16 November 2025	Fuel	26,000
K	20 November 2025	Tolls/bridges	10,000
L	21 November 2025	Tolls/bridges	30,000

### For Passenger Railways category:

- a. Any transaction exceeding INR 30,000 → Yes

Qualifying transaction (exceeding INR 30,000)	Amount (INR)	Fee (1% of transaction amount) INR
A	35,000	350 + applicable GST
Fee levied		350 + applicable GST

- b. Cumulative transactions = A + D + E + F = INR 90,000  
Cumulative transactions exceeding threshold amount of INR 80,000 → Yes

Qualifying transaction (less than or equal to INR 30,000)	Amount (INR)	Fee (1% of transaction amount) INR
D	30,000	300 + applicable GST
E	10,000	100 + applicable GST
F	15,000	150 + applicable GST
Fee levied		550 + applicable GST

c. Total fee levied = INR 350 + INR 550 = INR 900 + applicable GST

#### For Fuel category:

The illustration is based on MARQUEE Credit Card's INR 50,000 threshold; other cards will follow their respective threshold.

a. Any transaction exceeding INR 10,000 → Yes

Qualifying transaction (exceeding INR 10,000)	Amount (INR)	Fee (1% of transaction amount) INR
B	15,000	150 + applicable GST
C	20,000	200 + applicable GST
J	26,000	260 + applicable GST
Fee levied		610 + applicable GST

b. Cumulative transactions = B + C + J = INR 61,000

Cumulative transactions exceeding threshold amount of INR 50,000 → Yes

Qualifying transaction (less than or equal to INR 10,000)	Amount (INR)	Fee (1% of transaction amount) INR
None	0	0
Fee levied		0

c. Total fee levied = INR 610 + applicable GST

#### For Tolls & bridges category:

The illustration is based on MARQUEE Credit Card's INR 50,000 threshold; other cards will follow their respective threshold.

a. Any transaction exceeding INR 10,000 → Yes

Qualifying transaction (exceeding INR 10,000)	Amount (INR)	Fee (1% of transaction amount) INR
H	25,000	250 + applicable GST
L	30,000	300 + applicable GST
Fee levied		550 + applicable GST

b. Cumulative transactions = H + K + L = INR 65,000

Cumulative transactions exceeding threshold amount of INR 50,000 → Yes

Qualifying transaction (less than or equal to INR 10,000)	Amount (INR)	Fee (1% of transaction amount) INR
K	10,000	100 + applicable GST
Fee levied		100 + applicable GST

c. Total fee levied = INR 550 + INR 100 = INR 650 + applicable GST

**For Utility category:**

The illustration is based on MARQUEE Credit Card's INR 25,000 threshold; other cards will follow their respective threshold.

- a. Cumulative transactions in a calendar month = G + I = INR 38,000

Cumulative transactions exceeding threshold amount of INR 25,000 → Yes

Qualifying transaction	Amount (INR)	Fee (1% of transaction amount) INR
G	18,000	180 + applicable GST
I	20,000	200 + applicable GST
Fee levied		380 + applicable GST

Total fee levied = INR 380 + applicable GST

**MCC Table:**

Category	MCC
Education	8211, 8220, 8249, 8299, 8241, 8244
Fuel	5172, 5541, 5542, 5983, 9752
Tolls and Bridges	4784
Passenger Railways	4112
Utility	4900
Rent	6513
Wallet Load	6540

**Note:**

- a. The Merchant Category Codes (MCC) are set by the network (Visa, MasterCard, RuPay), not by YES BANK.
- b. The above list of MCCs is not exhaustive and is only indicative in nature with reference to restricted categories.