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1) General FAQs

- a) How can I know about the 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
- b) How can I generate/change my PIN?
You can generate/change your four digit PIN by visiting NetBanking under Credit Card Tab
- c) 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
- i) **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.
- ii) **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.

2) [LoungeKey Programme](#)

- a) What is LoungeKey?
LoungeKey is an Airport Lounge programme that allows access to International Lounges by simply flashing eligible Yes Private credit card at the time of entry.
- b) 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 + GST per guest per visit. This feature is applicable only international lounges listed under Loungekey program.

c) Is LoungeKey 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 Cardmember can enjoy hassle free access to eligible lounges under the LoungeKey programme by flashing Yes Private credit card and voicing out the LoungeKey membership to the lounge personnel at the Lounge entrance.

d) 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

e) Where are the LoungeKey lounges located?

There are over 1000 lounges spread across 545 cities in 140 countries.

f) 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:

- a. Yes Private LoungeKey smartphone app (iOS and Android)
- b. 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.

g) 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.

h) Do I need to enroll for LoungeKey to avail this offer?

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

i) 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.

- j) Can someone else use my Card to gain access to a lounge?
No. 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.
- k) 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 for lounges listed under LoungeKey in International locations. However, visit exceeding 10 will be charged at USD 27 + GST per guest per visit.
- l) 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 + GST will be applicable for each visit.
- m) 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.
- n) 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 + GST per visit per guest. This charge will be charged in your monthly statement.
- o) 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.
- p) 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.
- q) 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 member's sole responsibility to remain aware of flight times and boarding information.

r) 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

a) 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.

b) Will I be charged for guest visits?

Guest visits up to 10 will not be charged. However, guest visits beyond 10 will be charged per the lounge visit fee.

c) 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.

d) Which are the lounges listed under this offer?

e) For the updated list of lounges please visit www.yesprivate.in or click on the link below <https://www.yesbank.in/yesprivate/travel/airport-lounge/domesticlounge?CategoryName=Travel>

4) Oberoi E-Gift Voucher

Enjoy the following benefits with Yes Private Credit Card membership (effective 17th Feb 2020)

- Oberoi E-Gift Vouchers worth INR 9,000 as Joining and annual benefit*.

*Annual benefit is subject to the Yes Private Credit Card being renewed and the annual fees paid

List of Participating Hotels**

Oberoi Hotels & Resorts:

- The Oberoi Mumbai
- The Oberoi New Delhi
- The Oberoi Grand
- The Oberoi Bengaluru
- The Oberoi Gurgaon
- The Oberoi Vanyavilas
- The Oberoi Udaivilas
- The Oberoi Amarvilas
- The Oberoi Rajvilas
- The Oberoi Sukhvilas Resort & Spa, New Chandigarh
- The Oberoi Cecil
- Wildflower Hall, Shimla
- MV Vrinda

Trident Hotels:

- Trident, Agra
- Trident, Bhubaneswar
- Trident, Chennai
- Trident, Cochin
- Trident, Gurgaon
- Trident, Jaipur
- Trident Bandra Kurla
- Trident Nariman Point
- Trident, Udaipur

Other Group Hotels:

- Maidens Hotel
- Clarkes Hotel, Shimla

****YES Bank shall update the list in case of any change in the list of participating outlets without prior notice**

How to use your e-Gift Voucher:

- Cardholder will receive pre-activated E-Gift Voucher in an email from gifts@oberoigroup.com and the sender details will reflect as "Giftwrapped by Oberoi"
- This email will contain the E-Gift Voucher number and validity
- Cardholder goes to any participating outlet and pre-informs that he wishes to avail his GV and shares the GV number
- Cashier triggers a verification through OTP at the mobile number registered on his Yes Private Credit Card
- Cardholder shares the OTP with the cashier for redemption of the gift card. Balance if any to be settled using his Yes Private Credit Card

Important information on use of the E-Gift Voucher

- Valid e-Gift Voucher has to be presented by the Eligible Mastercard Cardholder at the time of availing a service at the participating hotel

- Gift Voucher can be used only at participating Oberoi Hotels & Resorts and Trident Hotels in India
- For redemption of E-Gift Voucher one time password will be sent to the Eligible Cardholder's mobile number shared by the Bank
- The E-Gift Voucher balance must be used within one year of the date of issue
- Any unused balance will expire after one year from the date of issue
- The E-Gift Voucher cannot be transferred for balance value or redeemed for cash
- The E-Gift Voucher are redeemable for overnight stays, dining, spa treatments and more at participating Oberoi Hotels and Trident Hotels in India
- As a policy, The E-Gift Voucher can be redeemed for Spa experiences only by resident guests at the participating hotels and resorts
- The E-Gift Voucher cannot be used for deposit, advance purchase or to secure or confirm a reservation
- Oberoi Hotels & Resorts or their affiliates/partners are not responsible if this E-Gift Voucher is lost, stolen or destroyed or used without permission
- No refund, replacement or cash back would be considered against the E-Gift Voucher
- For expiry and balance enquiry the Eligible Cardholder can sms BALANCE < space > 16 digit card number to 97175 00167
- Any dispute shall be referred to Oberoi Hotels & Resorts and the decision of Oberoi Hotels & Resorts will be final

5) Domestic Golf Programme - Golflan

a) 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

b) Which are the Golf clubs (Golf courses) in the program?

For the updated list of participating Golf courses in India, please visit www.yesprivate.in or click on the link below

<https://www.yesbank.in/yesprivate/travel/cruise-program/domestic-golfprivileges?CategoryName=Lifestyle>

- c) 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.
- d) 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
- e) 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.
- f) 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
- g) 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

- h) 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
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Sunday	Wednesday
Saturday	Tuesday
Friday	Monday
Thursday	Sunday
Wednesday	Saturday
Tuesday	Friday
Monday	Thursday

- i) 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.

- j) 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

- k) 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.

- l) 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.

- m) 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.

- n) 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

a) 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

b) Which Golf courses are part of the Programme

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

c) 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) Advance Medical Services – Expert Medical Opinion

a) What is the service offered by Advance Medical?

Expert Medical Opinion for Yes Private Cardmembers in India.

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.

Who is covered?

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

b) 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.

- c) At what point should I ask for an Expert Medical Opinion?

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

- d) 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, Advance Medical can address all types of diagnoses or questions. Advance Medical works with the full range of medical issues.

- e) Can I use the service for a preexisting condition?

Absolutely. The service can be used by people with preexisting conditions or new conditions.

- f) 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.

- g) 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 physicianlevel support empowers you to get the most out of the important analysis contained in the experts' reports.

- h) How do we decide which experts to use for each case?

We know that this is the most important decision for each patient which is made by Advance Medical. Although they carefully consider several factors while choosing experts for each case, their highest priority is the selection of world class experts with successful track records treating patients with the same condition.

- i) 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?
- j) 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.
- k) 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.
- l) 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.
- m) What happens if the expert is not from my country or does not speak my language?
Advance Medical strives to provide the best Expert Medical Opinion for your particular situation and always do a global search for the most relevant experts. They use the services of professional medical translators to overcome language differences between you and the Advance Medical expert.
- n) 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 -

- o) 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.
- p) 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.

8) [Texas Medical Concierge](#)

- a) What does TEXAS MEDICAL CONCIERGE do?

Texas Medical Concierge (TMC): A Membership Model service where TMC hold your hand and guide you every step of the way to get the best global health programs for you and your family. TMC specializes in giving their members peace of mind by providing: A web based electronic medical records and case summaries for their 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, TMC support's and directs you to reach your health goals, lifestyle, fitness, holistic and integrative medicine if desired. The personal relationship which TMC's physicians establish with the 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: TMC has 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, TMC will connect them with many service providers for all of their healthcare needs.

b) 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.

c) **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 70.00 (Dollar rate subject to change)

Payment is on annual commitment basis

d) 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
- TMC can make you meet a global specialist through our Telemedicine video conferencing technology options.
- TMC makes 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 TMC keeps 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. TMC is 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
- e) Does TEXAS MEDICAL CONCIERGE provide emergency services?
No TEXAS MEDICAL CONCIERGE is not an emergency service provider, but their team would be available for any kind of support and guidance.
- f) What do you mean by medical record digitization?
Transcribing the medical records under proper guidelines levied by international procedures, and of TMC's in-house medical practitioner i.e. the medical records would enter under proper headers like Diagnosis, Chief complaints, Medicines, Radiology, and lab reports
- g) Why should I get medical records digitized where I have scanned medical documents?
We appreciate that you have scanned copy of your medical records TMC 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. TMC will provide you with user id and password to access it globally through internet.
TMC would return your original medical records after they align and file them as per the guidelines of their in-house medical practitioner i.e. the medical records would entered under proper headers like Diagnosis, Chief complaints, Medicines, Radiology and lab reports.
- h) What is the advantage of having electronic medical records?
TMC 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 (TMC 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
- i) 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 TEXAS MEDICAL CONCIERGE's registered office address.
 TEXAS MEDICAL CONCIERGE can also provide cloud link where Cardmember can upload all his/her medical documents which TEXAS MEDICAL CONCIERGE's 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 TEXAS MEDICAL CONCIERGE's office.
- j) What is the duration of digitization process?
 Digitization process takes 3 to 5 business working days.
- k) Who would do the transcription and what is the authenticity of records transcribed?
 TEXAS MEDICAL CONCIERGE's trained and expert medical transcriptionist team would align the documents and transcribe them at their EMR (Electronic Medical Records) software. The transcribed medical records would be audited by their in-house physician to ensure the 100% authenticity of data transcribed correctly.
- l) Will Cardmembers have access to medical records of the family? No. Unless release documents are authorized
- m) What happens 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.
- n) What happens 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.
- o) Do I have to pay the annual fee all at once?
 Yes, we accept payment on annual commitment basis.
- p) What is the membership renewal fee?
 For renewal of membership annually Cardmember has to pay the membership fee and not the registration fee.

- q) 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.
- r) What will happen if I lose my TMC Membership Card?
Please call Yes Private Banking and Concierge Services at 1800 121 4444 immediately and we will assist you for reissuance of your TEXAS MEDICAL CONCIERGE Membership Card
- s) Will I get discount on my personal doctor visits too?
No, you would get discount with TMC empanelled doctors only.
- t) Can my friend avail discounts using my membership card?
No, but your family member who is registered with TMC can avail discounts.
- u) Does TMC make house calls?
Yes, we can arrange for TMC Doctors to visit you at home.
- v) Does TMC accept children or other dependents for the membership? Yes, TMC has package built for couples, family of 4 and 6 members.
- w) 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.

10) Hotels & Resorts

- a) Are there any other hotel discounts available?
We have tie up with over leading global hotels in the world with exclusive benefits which may include early check-in, late check-out, complimentary upgrade, 50-100 USD hotel credit
- b) 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

11) Cruise Privileges

- a) What is the offer

Yes Private Credit Cardmember can enjoy savings of up to USD 75 per person across various Cruise Partners.

b) 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

12) Vacation Packages

a) What is the offer?

Yes Private Credit Cardmember can enjoy shipboard credits of up to USD 250 per person across various tour Partners.

b) 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

13) BookMyShow

a) 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.

b) 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

c) Which card categories are eligible for the offer?

The offer is applicable on Yes Private Credit Cards.

d) Which are the eligible bins for this offer?

The offer is eligible for Bin: 549921.

e) What is a bin range?

Bin range are the first 6 digits on your Credit Card.

f) 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 nonmovies only.

g) 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.

h) 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.

i) 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.

14) Peace Of Mind

14.1 Insurance

a) 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.

b) 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.

c) 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.

d) 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

14.2 Emergency Cash Advance (ECA)

- a) 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.
- b) 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
- c) 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.
- d) 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.
- e) 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.
- f) 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.

14.3 Emergency Card Replacement (ECR)

- a) Is the Emergency Card Replacement feature applicable for India and abroad? Yes,
The ECA feature is applicable within India & International locations.
- b) 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.
- c) 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.

d) 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.