Most Important Terms & Conditions

Primary Terms and Conditions

The "Most Important Terms and Conditions" ("MITC") are applicable to all Credit Cards/ Cardmembers/ applicants of Credit Card/ Customers of YES BANK/ members of the general public evincing interest in the Credit Card product of YES BANK. The MITC are subject to change at the discretion of YES BANK and in accordance with laws as applicable from time to time and they are in addition to and are to be read along with the terms and conditions of Cardmember Agreement ("Cardmember Agreement"). In case of any inconsistency between MITC and the Cardmember Agreement, the MITC shall prevail, unless otherwise specified hereunder. Business Credit Card should be used solely for business related expenses only and not for personal usage. All capitalized terms used herein but not defined here, shall have the meaning given to them under the Cardmember Agreement.

A) Schedule of Charges

1) Joining and Annual membership fees

YES BANK Credit Card Variant	Joining Fees*	Annual fees*	Minimum spend for waiver of joining fee (within 1 month of card set up date)	Minimum spend for waiver of annual fee (within 12 months prior to card anniversary date)
YES Private / YES Private for NRI	INR 50,000	INR 10,000	Not applicable	INR 25,00,000
YES Private Prime	INR 20,000	INR 10,000	Not applicable	INR 20,00,000
Marquee	INR 9,999	INR 4,999	Not applicable	INR 10,00,000
Reserv / Reserv for NRI	INR 2,499	INR 2,499	INR 40,000/-	INR 3,00,000/-
Wellness Plus	INR 1,499	INR 1,499	Not Applicable	Not Applicable
YES Prosperity Cashback Plus	INR 1,499	INR 1,499	Not Applicable	Not Applicable
Elite+ / Elite+ issued against FD	INR 999	INR 999	INR 20,000/-	INR 2,00,000
YES First Business	INR 999	INR 999	INR 20,000/-	INR 3,00,000/-
YES Prosperity Cashback	INR 999	INR 999	Not Applicable	Not Applicable
YES First Preferred**/ Preferred for NRI **/ Preferred issued against FD**	INR 999	INR 999	INR 50,000/- (within three months of card set up date)	INR 2,50,000/-
YES Essence	INR 799	INR 799	INR 20,000	INR 1,00,000
Select / Select for NRI / Select issued against FD	INR 599	INR 599	INR 10,000	INR 1,00,000
Ace / Ace issue against FD	INR 499	INR 499	INR 5,000	INR 50,000

YES Prosperity Business	INR 499	INR 499	INR 10,000	INR 1,00,000
Wellness	INR 499	INR 499	Not Applicable	Not Applicable
EMI Card	INR 499	INR 499	Not Applicable	INR 1,20,000/-
Anq Phi / Paisabazaar Paisasave	NIL	INR 499	NA	INR 1,20,000/-
Uni	NIL	INR 499	INR 5,000	INR 50,000
YES Prosperity Rewards**	INR 399	INR 399	INR 5,000 (within three months of card set up date)	INR 25,000
FREO	INR 399	INR 399	INR 10,000	INR 1,00,000/-
POP-CLUB	NIL	INR 399	NA	INR 1,50,000/-
RuPay Virtual Card/ Klick / Zagg**** / Finbooster / Uni RuPay Virtual / Paisabazaar Paisasave RuPay Virtual / AI Inside / AI Inside RuPay Virtual/ NIYO /Novio/ Novio RuPay virtual	NIL	NIL	NA	NA

BYOC Cashback			
Membership fees	*Regular Card*	*Eco Friendly Card*	*Metal Card*
One Time Card Fee	NIL	INR 249	INR 3499
Monthly Fee	INR 99	INR 99	INR 99
BYOC Rewards			
Membership fees	*Regular Card*	*Eco Friendly Card*	*Metal Card*
One Time Card Fee	NIL	INR 249	INR 3499
Monthly Fee	INR 49	INR 49	INR 49
Monthly Subscription Fee (Optional)			
	Silver Plan	Gold Plan	Platinum Plan
BYOC Cashback	INR 99	INR 149	INR 249
BYOC Rewards	INR 99	INR 149	INR 249

*Fees are exclusive of GST

*Joining and Annual membership fees are not applicable for Lifetime Free cards

** Joining Fees is not applicable since cards are no longer sourced.

**** Zagg Credit Card issued prior to 10th Jan'25 has an annual fee of INR 399 + applicable GST which will be waived on annual spends of INR 1,80,000

Important Note:

- **Reserv** was earlier known as **YES First Exclusive**

- **Elite+** was earlier known as **YES Premia**
- **Select** was earlier known as **YES Prosperity Edge**
- **ACE** was earlier known as **YES Prosperity Rewards Plus**

2) Finance Charges (Interest)

YES BANK Credit Card Variant	Finance Charges on Revolving Credit /Annual Percentage Rate (APR), on cash advance and/ or on overdue amount	
	Monthly	Annually
YES Private / YES Private Prime / Marquee / Reserv	**2.99%**	**35.88%**
Yes Private for NRI / Elite+ issued against FD / Select for NRI / Select issued against FD / Ace issued against FD/ YES First Preferred issued against FD / YES First Preferred for NRI / Reserv for NRI	**2.49%**	**29.88%**
Other Credit Cards	**3.99%**	**47.88%**

- Finance charges are payable at the monthly percentage rate on all transactions from the date of transaction in the event of the Cardmember choosing not to pay his balance in full, and on all cash advances taken by the Cardmember, till they are paid back. Finance charges, if payable, are debited to Cardmember till the outstanding on the card is paid in full.
- Finance charges on cash advances are applicable from the date of transaction until the payment is made in full.
- When the Cardmember carries forward any outstanding amount or avails Cash Advance, a finance charge calculated by average Daily Balance Method, will apply to balances carried forward and to fresh billings, till such time the previous outstanding amounts are repaid in full.
- Once the account becomes NPA, the minimum due is not applicable i.e. the minimum amount is same as total amount due.
- Please note that the Finance charges and other charges are subject to change from time to time at the discretion of YES BANK with due intimation to the customer.

Please refer to following illustration for understanding the calculation of finance charges on revolving credit: -

Date	Transaction	Amount
2nd June	Purchase of Apparel	INR 9000
14th June	Purchase of Grocery	INR 1000

20th June	Statement date	Total Amount Due = INR 10000, Minimum Amount Due = INR 200
10th July	Payment realised on the card account	INR 1000 (Credit)
14th July	Purchase of groceries	INR 1000
20th July	Statement date	Total Amount Due = INR 10,733.71 Minimum Amount Due = INR 933.71

It's assumed that the Cardmember has paid all previous dues in full and does not have an amount outstanding in his/her YES BANK Credit Card Account as on 1st June. Cardmember's statement date is 20th of every month. The above table list the transactions that the cardmember has done on his/her account. On the statement dated 20th July, the following will reflect.

The total amount payable by the cardmember = Finance charges + applicable GST + Principal amount remaining.

a) Finance Charges = (Outstanding amount X 3.99% p.m. X 12 months X no. of days)/365

- Finance Charges on INR 9000 @ 3.99% p.m. from 2nd June to 9th July (for 38 days) = INR 448.63
- Finance Charges on INR 1000 @ 3.99% p.m. from 14th June to 9th July (for 26 days) = INR 34.11
- Finance Charges on INR 9000 @ 3.99% p.m. from 10th July to 20th July (for 11 days) = INR 129.87
- Finance Charges on INR 1000 (fresh spends) @ 3.99% p.m. from 14th July to 20th July (for 7days) = INR 9.18

Total Finance Charges = INR 448.63 + INR 34.11+ INR 129.87 + INR 9.18 = INR 621.78

b) Goods and Services Tax (GST) @ 18% on the interest amount = INR 111.92

c) Total Principal amount outstanding = INR 10,000 (INR 1000 fresh spends and balance INR 9000 outstanding from last month's billing period)

Total Amount Due = (a) + (b) + (c) = INR 10,733.71

Minimum Amount Due (MAD) Calculation:

Retail / Cash Outstanding Balance (2% of INR 10,000)	INR 200.00	2%
Finance Charges (100% of INR 621.78)	INR 621.78	100%
APPLICABLE GST on Finance Charges	INR 111.92	100%
Minimum Amount Due	INR 933.71	

- **Interest Free period**
  Cardmember can avail interest free credit period of up to 50 days subject to the scheme applicable on the specific Credit Card (please refer to the Schedule of Charges as annexed herein). However, Interest free period is not applicable if the previous month's statement balance has not been

cleared in full on or before the due date. The same will also not be applicable if the Cardmember has withdrawn cash from ATM.

Illustrative Example for Interest Free Credit Period Calculation:
Let us assume that the payment due date for a Credit Card falls on 25th May, and previous month's dues have been paid in full, the grace period would be:

- For a purchase dated 6th April, interest free credit period is 6th April to 25th May = 50 days.
- For a purchase dated 17th April, interest free grace period is 17th April to 25th May = 39 days

3) Other Fees and Charges

a) Cash Advance Fee

The Cardholder can use the YES BANK credit card to access cash in an emergency from domestic or international ATMs. **Effective 15th June 2026,** a transaction fee of 2.5% or INR 650 whichever is higher will be levied on all such withdrawals and would be billed to the Cardholder in the next statement. Cash advance fee is waived for *YES Private* and *AI Inside* Credit Card. Cash Advance Fee is not applicable for any Virtual Credit Card. The fee is subject to change at the discretion of YES BANK. All cash advances also carry a finance charge equal to charges on revolving credit (please refer schedule of charges) from the date of withdrawal until the date of full payment.

Illustration –
Card Statement Date: 15th of every month
Payment Due Date: 5th of every month.
Billing Cycle: 16th June – 15th July
Transactions:
Retail purchase: INR 5,000 on 20th June
Cash withdrawal: INR 7,000 on 10th July
Cash Advance Fee = 2.5% × ₹7,000 = ₹175
Finance Charges on ₹7,000 @ 3.99% p.m. from 10 July to 15 July (5 days) = ₹45.91
Total July Statement = INR 5,000 (Retail Purchase) + INR 7,000 (Cash withdrawal) + INR 650 (Cash advance fee) + INR 45.91 (Finance charges) + GST

The Cardholder must pay on or before 5th August (20 days from the statement date), either the full outstanding amount or the Minimum Amount Due.

Prior to 15th June 2026, Cash advance fees of 2.5% or INR 500, whichever is higher is levied.

b) Late Payment Charges (LPC)

- Late payment charges will be levied if the minimum amount due is not received by the payment due date mentioned in the credit card statement. The fee is charged in addition to the applicable interest on the outstanding amount.
- If the current outstanding amount (statement balance + unbilled) is up to INR 500, No late payment charges would be levied. If the current outstanding amount (statement balance + unbilled) is above INR 500, 10% of statement balance or INR 1350 whichever is lower, will be levied as late payment charges, per statement. Late Payment charges are waived for *YES Private* credit card.
- **Please refer below Late Payment Charges Illustration:**

Illustration 1:	
Statement Date	20-Jun-25
Payment Due Date	10-Jul-25
Grace days	13-Jul-25
MAD	INR 2884.27
TAD (Statement Outstanding Balance)	INR 37186.06
LPC amount (10% of statement balance)	INR 3718
*LPC amount 10% or 1350 whichever is lower will be charged as Late fee	INR 1350
*If the minimum amount due is not received within the payment Due Date + Grace days, then account is eligible for late fee assessment	
Illustration 2:	
Statement Date	20-Jun-25
Payment Due Date	10-Jul-25
Grace days	13-Jul-25
MAD	INR 200
TAD (Statement Outstanding Balance)	INR 481
New Transactions Before Payment Due date	INR 500
Current outstanding amount (Statement balance + Unbilled)	INR 981
LPC amount (10% of statement balance)	INR 48.10
*LPC amount 10% or 1350 whichever is lower will be charged as Late fee	INR 48.10
*If the payment not received within the Due date + Grace days, if the current outstanding balance of the account exceeds the minimum balance of Rs.500, then account is eligible of late fee assessment	

c) **Overlimit Fee**

Effective 1st June 2026, YES BANK will be reintroducing the Overlimit Facility on Credit Cards. This facility allows customers to complete transactions even when the transaction amount exceeds their assigned credit limit, up to a permissible threshold determined by the Bank. This ensures uninterrupted card usage, especially during urgent or high-value purchase requirements. The applicable overlimit eligibility and amount will depend on the customer's credit profile, repayment behaviour, and internal risk parameters. A standard overlimit charge of INR 550 (plus applicable GST) will be levied for any transaction that exceeds the assigned credit limit.

d) **Payment Return / Auto Debit failure Charges**

Cheque return or Cheque Dishonour fee	INR 450 shall be levied to the Cardmember on the net payable amount post payment attempts (Per instance of cheque return) Waived for *YES Private*

Auto debit failure charges	2% or INR 450, whichever is higher shall be levied to the Cardmember on the net payable amount post payment attempts (Per instance of Auto debit failure/return). Charges are capped at INR 1500 per customer per statement **Effective 15th June 2026,** 2.5% or INR 500 whichever is higher will be levied on net payable amount post payment attempts (Per instance of Auto debit failure/return) Charges will be capped at INR 5,000 per customer per statement Waived for *YES Private*

e) Rental transaction charges

For all rental transactions up to INR 1000, 1% of the transaction value or INR 1 whichever is higher, would be levied as fee. For rental transactions above INR 1000, 1% of the transaction value or INR 199 whichever is higher would be levied as fee to the customer. Please note that rental transactions are capped at 5 per 30 days period. E.g. if a customer spends INR 10,000 towards rent payment using a YES BANK credit card, a fee of INR 199 + applicable GST will be levied (1%* INR 10,000 = INR 100 which is lesser than INR 199). However, if customer spends INR 30,000 towards rent payment, a fee of INR 300 + applicable GST will be levied.

f) Wallet Load transaction charges

No fee will be levied on transactions up to amount of INR 2,000 when loading funds onto third-party wallets. 1% fee will be levied on transactions exceeding amount of INR 2,000 when loading funds onto third-party wallets including (but not limited to) Amazon Pay, Paytm, MobiKwik, T wallet, Cred, etc. Maximum fee that can be levied on any single transaction is INR 5,000.

g) Education Fee payment Charges:

1% fee + applicable GST will be levied on education transactions done through third-party websites and applications including (but not limited to) CRED, PhonePe, Housing.com, No-broker, Cheq etc. in a calendar month. Fee capped at INR 5,000 per calendar month. E.g. if a customer spends INR 10,000 on a third-party education payment platform using YES BANK Credit card, a fee of INR 100 + applicable GST will be levied. Education transactions done directly through college / school websites or through POS machines at their premises will not be charged. International Education transactions will not be charged.

h) Utility & Service Transaction Fee

Credit Card Variant	Utility & Service Transaction Fee
YES Private	1% of the transaction amount + applicable GST will be charged on all Utility transactions if the cumulative spends on Utility category exceeds *INR 1,00,000* in

	previous calendar month. Charges are capped at INR 5000 per transaction.
Marquee / Reserv / Uni / Uni RuPay Virtual / AI Inside / AI Inside RuPay Virtual/ Niyo	1% of the transaction amount + applicable GST will be charged on all Utility transactions if the cumulative spends on Utility category exceeds *INR 50,000* in previous calendar month. Charges are capped at INR 5000 per transaction.
All other cards	1% of the transaction amount + applicable GST will be charged on all Utility transactions if the cumulative spends on Utility category exceeds *INR 25,000* in previous calendar month. Charges are capped at INR 5000 per transaction.

- **Illustration:**
- The illustration is based on Ace card with threshold of INR 25,000; other cards will follow their respective threshold.
- **Illustration a:**
  Assuming Utility Spends in a calendar month: 1st July- 31st July
  - 4th July – INR 4000
  - 11th July – INR 6000
  - 28th July – INR 1000
  - 31st July – INR 2000

  Cumulative transactions in a calendar month = INR 4000 + INR 6000 + INR 1000 + INR 2000 = INR 13,000
  Cumulative transactions exceeding threshold amount of INR 25,000 → No
  Fee levied = 0

- **Illustration b:**
  Assuming Utility Spends in a calendar month: 1st July- 31st July
  - 4th July – INR 18000
  - 11th July – INR 20000

  Cumulative transactions in a calendar month = INR 18000 + INR 20000 = INR 38,000
  Cumulative transactions exceeding threshold amount of INR 25,000 → Yes

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

Total fee levied = INR 380 + GST

- Additionally, rewards points earned on utility spends are subject to the following capping:

YES BANK Credit Card Variant	Reward Points Capping on Utility Spends per statement cycle
YES Private	No capping
Marquee	1250
Reserv / Reserv for NRI	750
BYOC Rewards	600
Wellness Plus	450
Elite+/Elite+ issued against FD/ YES First Business/ YES First Preferred / YES First Preferred for NRI/ YES First Preferred issued against FD/ Wellness	300
Select / Select for NRI/ Select issued against FD / Ace /Ace issued against FD/ YES Prosperity Rewards/ YES Prosperity Business/ RuPay Virtual Credit Card/ YES Essence	150

i) Fuel Transaction Charge

1% of the transaction amount + GST will be charged as fee if:

a) The transaction exceeds INR 10,000
OR

b) If the cumulative spends on Fuel category exceeds the below mentioned threshold in a calendar month.

Credit Card variant	Threshold Amount (INR)
YES Private / Marquee / Reserv / UNI / AI Inside / AI Inside RuPay Virtual	50,000
Other Credit Cards	25,000

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

- **Illustration:**
- The illustration is based on Marquee card threshold of INR 50,000; other cards will follow their respective threshold.
- Illustration a:
  Assuming Fuel Spends in a calendar month: 1st July- 31st July
  - 4th July – INR 15000
  - 11th July – INR 6000
  - 28th July – INR 9000

a. Any transaction exceeding INR 10,000 → Yes

Amount (INR)	Fee (1% of transaction amount) INR
15,000	150 + GST
Fee levied	**150 + GST**

a. Cumulative transactions in a calendar month = INR 15000 + INR 6000 + INR 9000 = INR 30,000
Cumulative transactions exceeding threshold amount of INR 50,000 → No
Fee levied = 0

b. Total fee levied = INR 150 + applicable GST

- **Illustration b:**
  Assuming Fuel Spends in a calendar month: 1st July- 31st July
  - 4th July – INR 15000
  - 11th July – INR 20000
  - 28th July – INR 26000

a. Any transaction exceeding INR 10,000 → Yes

Amount (INR)	Fee (1% of transaction amount) INR
15,000	150 + GST
20,000	200 + GST
26,000	260 + GST
Fee levied	**610 + GST**

b. Cumulative transactions = INR 15000 + INR 20000 + INR 26000 = INR 61,000

Cumulative transactions exceeding threshold amount of INR 50,000 → Yes
However, Transactions are less than or equal to INR 10000 = None
Fee levied = 0

Amount (INR) (less than or equal to INR 10,000)	Fee (1% of transaction amount) INR
0	0
Fee levied	0

c. Total fee levied = INR 610 + GST

j) Transportation fee

1% of the transaction amount + GST will be charged as fee if:

a) The transaction exceeds INR 10,000
OR
b) If the cumulative spends on Tolls/Bridges category exceeds the below mentioned threshold in a calendar month.

Credit Card variant	Threshold Amount (INR)
YES Private / Marquee / Reserv / UNI / AI Inside / AI Inside RuPay Virtual	75,000
Other Credit Cards	50,000

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

- **Illustration:**
- The illustration is based on Ace card threshold of INR 50,000; other cards will follow their respective threshold.
- Illustration a:
  Assuming Tolls/bridges Spends in a calendar month: 1st July- 31st July
  - 4th July – INR 15000
  - 11th July – INR 6000
  - 28th July – INR 9000

  a) Any transaction exceeding INR 10,000 → Yes

Amount (INR)	Fee (1% of transaction amount) INR
15,000	150 + GST
Fee levied	**150 + GST**

  b) Cumulative transactions in a calendar month = INR 15000 + INR 6000 + INR 9000 = INR 30,000
  Cumulative transactions exceeding threshold amount of INR 50,000 → No
  Fee levied = 0

  c) Total fee levied = INR 150 + applicable GST

- **Illustration b:**
  Assuming Tolls/Bridges Spends in a calendar month: 1st July- 31st July
  - 4th July – INR 25000
  - 11th July – INR 10000
  - 28th July – INR 30000

  a) Any transaction exceeding INR 10,000 → Yes

Amount (INR)	Fee (1% of transaction amount) INR
25,000	250 + GST
30,000	300 + GST
Fee levied	**550 + GST**

b) Cumulative transactions = INR 25000 + INR 10000 + INR 30000 = INR 65,000

Cumulative transactions exceeding threshold amount of INR 50,000 → Yes
Transactions are less than or equal to INR 10000 → Yes
Fee levied = INR 100

Amount (INR) (less than or equal to INR 10,000)	Fee (1% of transaction amount) INR
10000	100 + GST
Fee levied	**100 + GST**

c) Total fee levied = INR 550 + INR 100 = INR 650 + GST

k) Passenger Railways Transaction Charge

1% of the transaction amount + GST will be charged as Fee* if:

a) The transaction exceeds INR 30,000
OR
b) If the cumulative spends on Passenger Railways category exceeds 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.

Illustration:

- Illustration a:
  Assuming Passenger Railways Spends in a calendar month: 1st July- 31st July
  - 4th July – INR 35000
  - 11th July – INR 20000
  - 28th July – INR 5000
  - 30th July – INR 15000

a) Any transaction exceeding INR 30,000 → Yes

Amount (INR)	Fee (1% of transaction amount) INR
35,000	350 + GST
Fee levied	**350 + GST**

b) Cumulative transactions in a calendar month = INR 35000 + INR 20000 + INR 5000 + INR 15000 = INR 75,000
Cumulative transactions exceeding threshold amount of INR 80,000 → No
Fee levied = 0

c) Total fee levied = INR 350 + GST

- **Illustration b:**

Assuming Passenger Railways Spends in a calendar month: 1st July- 31st July

- 4th July – INR 35000
- 11th July – INR 30000
- 28th July – INR 10000
- 30th July – INR 15000

a) Any transaction exceeding INR 30,000 → Yes

Amount (INR)	Fee (1% of transaction amount) INR
35,000	350 + GST
Fee levied	**350 + GST**

b) Cumulative transactions = INR 35000 + INR 30000 + INR 10000 + INR 15000 = INR 90,000

Cumulative transactions exceeding threshold amount of INR 80,000 → Yes
Transactions are less than or equal to INR 30000 → Yes
Fee levied = INR 550 + GST

Amount (INR) (less than or equal to INR 30,000)	Fee (1% of transaction amount) INR
30000	300 + GST
10000	100 + GST
15000	150 + GST
Fee levied	**550 + GST**

c) Total fee levied = INR 350 + INR 550 = INR 900 + GST

Please refer to the below MCC table:

Category	MCC
Rental	6513
Wallet Load	6540 and third-party wallets irrespective of MCC
Education	8211, 8220, 8249, 8299, 8241, 8244, 7911
Utility & Service	4900, 4814, 0825,1520, 4899, 1799, 1731, 5261, 7349, 0822, 0820, 1761, 1771, 1740, 823,1750, 0821, 0824, 0780, 1711, 9402, 7211, 8999
Fuel	5172, 5541, 5542, 5983, 9752
Transportation	4784, 4131, 4214, 4789, 4011
Passenger Railways	4111, 4112

Important Note:

- Transactions belonging to any fee category are identified by their corresponding Merchant Category Codes (MCC)
- The Merchant Category Codes (MCC) are set by the network (Visa, MasterCard, RuPay), not by YES BANK.
- The applicable list of MCCs is not exhaustive and is only indicative in nature with reference to restricted categories and is subject to revision.

l) Rewards Redemption Fee

A reward redemption fee of INR 100 + applicable GST is charged when customer initiates a redemption request for accumulated reward points. The fee is charged per redemption request, regardless of the number of points redeemed. Rewards redemption fee is waived for YES Private, Marquee and Reserv credit card. The fee is not applicable for any credit card that do not offer Reward points as a feature. Additionally, a convenience fee of INR 99 + applicable GST is applicable on flight booking through reward points. Reward points can be redeemed against hotel and flight bookings, statement credit, vouchers or merchandise. The reward points that can be redeemed are subject to capping mentioned in the table below:

<table>
<tr><th>Credit Card Variant</th><th>Reward Redemption against Flights and Hotels</th><th>Reward redemption against statement credit</th><th>Reward redemption against Merchandise</th><th>Reward redemption against Vouchers</th></tr>
<tr><td>YES Private / YES Private Prime</td><td>70% of the total invoice value up to a maximum of 6,00,000 YES CC Rewardz</td><td>No capping (Subject to maximum monthly capping)</td><td>No capping (Subject to maximum monthly capping)</td><td>Capping on Voucher redemption worth INR 25k in calendar month (Subject to maximum monthly capping)</td></tr>
<tr><td>Marquee Credit Card</td><td>70% of the total invoice value up to a maximum of 3,00,000 YES CC Rewardz in a calendar month.</td><td rowspan="2">50% of total YES CC Rewardz. (Subject to maximum monthly capping)</td><td rowspan="2">50% of available YES CC Rewardz (Subject to maximum monthly capping)</td><td rowspan="2">50% of available YES CC Rewardz (Capping on Voucher redemption worth INR 25k in calendar month across all brands or subject to</td></tr>
<tr><td>Reserv Credit Card</td><td>70% of the total invoice value up to a maximum of 2,00,000 YES CC Rewardz in a calendar month</td></tr>
</table>

Other credit cards (with YES CC Rewardz point feature)	70% of the total invoice value up to a maximum of 1,00,000 YES CC Rewardz in a calendar month..			maximum monthly capping)

Effective 15th June 2026, Reward Redemption fee of INR 100 + GST will be applicable on Marquee and Reserv Credit card.

m) Cash Deposit Fee

Cash deposit fee at Yes Bank Branches towards Credit Card repayment: INR 100 + applicable GST, if the Credit Card repayment amount is Greater than or Equal to INR 1000/-

Effective 15th June 2026, Cash Deposit fee of INR 500 + GST will be applicable for amount greater than or equal to INR 1,000.

n) Cheque Deposit Fee

Effective 15th June 2026, Cheque deposit fee at Yes Bank Branches towards Credit Card repayment of INR 250 + GST will be applicable if the Credit Card repayment amount is Greater than or Equal to INR 1000/-

o) Supplementary / Add-on Card fee

NIL

*Add-on Cards are not applicable for all variants. For eligible variant, a maximum up to 3 add-on cards can be issued. Maximum up to 5 add-on cards can be issued for *YES Private*.

p) Re-Issuance of lost, stolen, or damaged card fee

Re-issuance fee is charged as per the below table for reissuance in the event it is lost, stolen or damaged. The fee is charged per replacement request. Re-issuance fee is waived for *YES Private Credit Card*. The fee is not applicable to all virtual cards.

Credit Card Variant	Re-issuance Fee
BYOC (Regular)	INR 100 + GST
BYOC (Eco-friendly)	INR 349 + GST
BYOC (Metal)	INR 3599 + GST
All other cards	INR 100 + GST

Effective 15th June 2026, A fee of INR 199 will be charged for card reissuance in the event it is lost, stolen or damaged per re-issuance. The revised fee is only applicable to plastic cards. The re-issuance fee remains unchanged for BYOC Eco-friendly and Metal card.

q) Charges pertaining to Foreign Currency

- If a transaction is made in a foreign currency (including online and point-of-sale transactions), a Forex Mark-up will be charged by the Bank on the transaction amount. The conversion rate from foreign currency to Indian Rupees will be at the rates provided by VISA, RuPay or MasterCard on the settlement date.

- Dynamic currency conversion happens when an otherwise international transaction is billed in INR at POS or online. For such transactions, Dynamic currency Conversion (DCC) charge of 1% of the transaction amount will be charged to the customer. E.g. If you have made a purchase at a store in an International Country and payment is made using your YES BANK credit card in INR on POS machine, a DCC Mark-up fee of 1% plus + applicable GST will be levied on the transaction amount. Similarly, if you made a purchase in India from a merchant registered overseas and payment is made using your YES BANK credit card in INR, a DCC Mark-up fee of 1% + applicable GST will be levied on the transaction amount.
- Foreign currency conversion charges and Dynamic currency conversion charges are not applicable to Uni Credit Card, Uni RuPay Virtual, AI Inside, AI Inside RuPay Virtual and NIYO Credit Card

Credit Card variant	Foreign currency conversion charges	Dynamic currency conversion charge	Foreign currency conversion charges Effective 15th June 2026
YES Private / Yes Private Prime	0.50%	1%	0.50%
Marquee	1.00%		1.00%
Reserv / Reserv (NRI) /Reserv (FD) /YES First Preferred / YES First Preferred (NRI) / YES First Preferred (FD) / YES First Business	1.75%		2.00%
YES Prosperity Business	2.50%		3.00%
Elite+/ Elite+ (FD)/ YES Essence	2.75%		3.00%
Select/ Select (NRI) / Select (FD) / ACE / ACE (FD)/ ACE (NRI)/Virtual RuPay Credit Card / Klick	2.75%		3.50%
FREO	3.40%		3.40%
YES Prosperity Rewards / YES Prosperity Cashback / YES Prosperity Cashback Plus / POP-CLUB / ANQ Phi / Finbooster / Paisabazaar Paisasave / Paisabazaar Paisasave RuPay Virtual	3.40%		3.50%
BYOC / EMI Card / Wellness / Wellness Plus / Zagg/ Novio / Novio RuPay Virtual	3.50%		3.50%

r) Lounge related Charges

- YES BANK Credit Card offer complimentary domestic and international lounge access as per card variant. Eligibility for domestic complimentary Lounge Access is subject to meeting the Spends threshold.

- By spending threshold** amount or more in the previous quarter (Jan-Mar | Apr-June | Jul-Sep | Oct-Dec), you automatically qualify for complimentary domestic lounge access in the subsequent quarter (Apr-June | July-Sep | Oct-Dec | Jan-Mar)

Credit Card Variant	Threshold Amount (INR)
YES Private / YES Private Prime	NIL
Marquee/ Reserv / Reserv for NRI	INR 1,00,000
YES First Preferred / YES First Preferred for NRI / YES First Preferred issued against FD / YES First Business	INR 75,000
YES Essence	INR 25,000
Elite+/ Elite+ issued against FD / Select / Select for NRI / Select issued against FD / BYOC / Yes Prosperity Business / Wellness Plus / Zagg	INR 50,000

Illustration:

Scenario	Eligible for Complimentary Lounge Access	Lounge Access Quarter Period
Customer spends threshold amount or more between during 1st Jan'25 to 31st Mar'25	YES	1st April'25 to 30th June'25

***This spends threshold is applicable only for accessing complimentary domestic lounges (lounges within India) and the spends exclude fee payments, reversals or cancelled transactions, rental and wallet transactions.*

- Only cardholders with the lounge access feature and who meet the spends threshold are eligible for complimentary lounge access. If cardmember is not eligible for complimentary Lounge Access, applicable lounge charges + taxes per lounge visit will be levied on lounge access at Airport for cardmember(s). Please refer to card product features on YES BANK website for details.
- **Guest Access:** *YES Private* cardmember can avail 12 complimentary guest(s) (person accompanying the primary cardholder) access per calendar year. 12 Complimentary guest visits allowed is sum of Domestic and International per calendar year. *YES Private Prime* Cardmember can avail 4 complimentary guest visits per calendar year. 4 Complimentary guest visits allowed is sum of Domestic and International per calendar year. *Marquee* cardmember can avail 4 complimentary international lounge and 2 complimentary domestic lounge guest access per calendar year. For all other cards, all guest(s) will be charged as per applicable lounge charges + applicable GST per person per visit.
- For Domestic lounge access (lounges within India), a refundable authorization amount of ₹2 shall be charged on each eligible card presented at the entrance to the Participating Lounge, as a transaction for validation.
- For International lounge access (lounges outside India), a refundable authorization amount of $1 shall be charged on each eligible card presented at the entrance to the Participating Lounge, as a transaction for validation.

- Spends threshold is not applicable for international lounge access on YES BANK credit cards having an international lounge feature. However, Cardholders will be required to enable international online transactions and present their card for verification at the international lounge.

s) Charges on purchase or cancelation of Railway Tickets

As prescribed by IRCTC / Indian Railways

t) TDS on withdrawals above INR 1crore

With effect from 1st September 2019, TDS @ 2% is applicable on aggregate cash withdrawals exceeding INR 1 Cr from accounts and cards, in a particular financial year

u) Goods and Services Tax (GST)

18% (Applicable on all fee and charges)

4) Fuel transaction surcharge waiver:

- On fuel transactions, 1% surcharge may be applied by the fuel company. This surcharge is not levied by the issuing Bank and on certain fuel transactions, the rate of surcharge may be greater than 1%.
- YES BANK reverses up to 1% surcharge on eligible fuel transactions. **Effective 15th June 2026**, Transaction range for fuel surcharge waiver is as follows:

Credit Card Variant	Transaction range for fuel surcharge waiver
YES Private, YES Private (NRI), Marquee, YES First Business, YES First Business (FD), YES Prosperity Business, YES Prosperity Business (FD), YES First Preferred, YES First Preferred (FD), YES First Preferred (NRI)	INR 500 to INR 5,000
Elite+/ Elite+ (FD)/ Reserv/ Reserv (FD)/ Reserv (NRI)/ YES Essence/ Niyo	INR 500 to INR 4,000
ACE/ ACE (FD)/ YES Prosperity Rewards/ YES Prosperity Cashback/ YES Prosperity Cashback Plus, Wellness/ Wellness Plus/ Select/ Select (FD)/ Select (NRI)/ Virtual RuPay card/ Klick/ Finbooster/ EMI card/ BYOC/ ANQ Phi / Paisabazaar Paisasave / Paisasave Virtual RuPay/ Novio/ Novio Virtual RuPay	INR 500 to INR 3,000
Uni / Uni RuPay Credit Card	Up to INR 7,500
Zagg, AI Inside, AI Inside Virtual RuPay, FREO,	INR 400 to INR 5,000

- Other conditions for fuel surcharge waiver including maximum cap remain the same.
- **Effective 1st June 2026**, 1% fuel surcharge waiver will be applicable on transactions between INR 1,000 and INR 3,500, subject to a maximum waiver of INR 100 per statement cycle for POP-Club Credit Card.
- Prior to 15th June 2026, 1% waiver valid for transaction up to INR 7,500 for UNI and UNI RuPay virtual Credit Card, 1% waiver valid for transaction between INR 500 to INR 3,000 for Paisabazaar Paisasave and Paisasave RuPay virtual Credit Card, and 1% waiver valid for

transaction between INR 400 to INR 5,000 for all other cards up to respective maximum cap mentioned in the following table.

- The fuel surcharge waiver provided to the customer will be as per the respective value proposition/feature on the credit card irrespective of the surcharge levied.
- Taxes (including GST) levied on fuel surcharge (if any) will need to be borne by the customer and will not be waived.
- The surcharge waiver is subject to the following capping per statement cycle:

Credit Card Variant	Maximum surcharge waiver per statement cycle
YES Private	No capping
Marquee	INR 1000
AI Inside	INR 750
YES First Business / Reserv / Reserv Issued against FD / Uni / Uni RuPay Virtual	INR 500
POP-CLUB / Anq Phi	INR 300
Wellness Plus / YES Prosperity Business / EMI Card / YES First Preferred / YES First Preferred Issued against FD / Klick / Zagg / Paisabazaar Paisasave / NIYO / Novio/ Novio RuPay Virtual	INR 250
Select / Select for NRI / Select issued against FD / Elite+ / Elite+ issued against FD / Wellness / BYOC / FREO / Paisabazaar Paisasave RuPay virtual / AI Inside RuPay Virtual/ YES Essence	INR 125
Ace / Ace issued against FD / YES Prosperity Rewards / YES Prosperity Cashback / YES Prosperity Cashback Plus / Finbooster	INR 100

- For fuel transactions done through UPI on the above listed Card variants surcharge waiver will NOT be provided.
- For YES BANK RuPay virtual Credit Card, fuel surcharge waiver on UPI transactions is capped at INR 125 per statement cycle.

5) Limits / Card Variant

- YES BANK, at its sole discretion will determine the Cardmember's Credit limit and Cash withdrawal limit (Add-on Cardmembers share the same limit as that of the Primary Cardmember).
- *Credit limit* is the maximum amount, which can be outstanding against the Credit Card account at any given time. These limits are duly communicated to the Cardmember at the time of card delivery

and through the monthly statements. The available credit limit at the time of the statement generation is provided as part of the monthly statement as well.

- *Cash Advance limit* is the maximum amount a cardholder can withdraw as cash using their credit card. This limit is a subset of the overall Credit limit. Up to 30% of the Credit Limit is assigned to a YES BANK Credit cardholder. Cash advances accrue interest from the transaction date, unlike retail purchases, where interest accrues depends on payment of 100% balance payment by Payment Due Date. Cash withdrawal from Credit card will be suspended for first 6 months from date of onboarding
- The card variant offered will be as per customer eligibility and as per the Bank's discretion.
- YES BANK will review the Cardmember's Credit Card account periodically. YES BANK, at its sole discretion, may decrease the Cardmember's credit limit based on internal criteria. Bank will inform Cardmember for the same immediately including the reason thereof by SMS/ Email / confirmation in writing.
- Cardmember seeking to have their credit limit increased can do so by writing to YES BANK and providing financial documents declaring Cardmember/s income. YES BANK, at its sole discretion and based on such new documents provided, may increase the Cardmember's Credit Limit.
- Usage of the Credit Card shall be deemed as acceptance of the credit limits granted from time to time.

6) Billing

- YES BANK will send Cardmember a monthly statement showing the payments credited to and the transactions debited from the card account since the last statement. YES BANK will mail / email a statement of transactions in the card account every month on a pre-determined date, to the mailing address / email address on record with YES BANK.
- Where the cardmember has opted for both physical and email statement, physical statement shall be dispatched only if the total amount due for the statement period is INR 100 or above. If the total amount due is less than INR 100, cardmember will receive the statement through email mode only.
- YES BANK Credit Cards offer the Cardmember the facility of revolving credit. The Cardmember may choose to pay only the Minimum Amount Due (MAD), Total Amount Due (TAD) or any part of the Total Amount Due above MAD as mentioned in the Credit Card statement. The balance outstanding can be carried forward to subsequent statements. Such payment should be made before the Payment Due Date (PDD). Clear funds need to be credited to the YES BANK card account on or before Payment Due Date to avoid Late Payment Charges. Cardmembers are advised to drop local cheques well in advance to the Payment Due Date to ensure payment reflects on the card account within the Payment Due Date.
- Cardholder is provided an option to modify the billing cycle of the credit card once during a lifecycle of credit card, provided card is active and the change in billing cycle is subject to prior receipt of dues on credit card as per the latest credit card bill. Finance Interest is charged on unpaid dues, if any found on any of credit cards that customer is holding with YES BANK. The change in billing cycle is applicable on all the credit cards that customer is holding with YES BANK. E.g., Cardholder is holding a RESERV Credit card and RuPay virtual credit card. If billing cycle is changed on RESERV credit card from 15th of every month to 20th of every month, the billing cycle will be changed for both i.e., RESERV and RuPay virtual credit card.

- Active EMI(s) if any, will remain unchanged. Ex. Cardmember has an active EMI of INR 5,000. If billing cycle is changed from 15th of every month to 30th of every month, the billing cycle will be changed for EMI from 15th to 30th. However, the EMI amount will stay the same i.e., INR 5,000.

- If the chosen billing cycle is not available in a particular month, the statement will be generated on the last calendar day of that month. E.g., If cardmember chooses 30th of every month as their billing cycle, in February, statement will be generated on the last day of that month i.e. 28th Feb (29th Feb in case of leap year)
- **Minimum Amount Due (MAD) for a statement period is calculated as below:**

  MAD = {Total GST + EMI amount + Membership/Rental/Wallet fees + Amount over the credit limit (if any)} + {(Finance Charges + other fees + 2% of Retail/Cash outstanding) or INR 200, whichever is higher}.

  Once the account becomes NPA, the minimum due is not applicable i.e. the minimum amount is same as total amount due.

  MAD Calculation illustrations:

  Illustration 1: If Finance Charges, other fees and 2% of Retail/Cash outstanding is more than INR 200, then MAD = 2% of Retail/Cash outstanding + Finance Charges + other fees + Membership/Rental/Wallet fees + EMI amount + GST

Heading	Statemented Amount	Computed MAD	MAD %
Retail/Cash Outstanding	25,000	500	2%
Finance Charges/ Other Fees	325	325	100%
Membership/Rental/Wallet fees	200	200	100%
EMI amount	1250	1250	100%
Total GST in statement	283.50	283.50	100%
Total Amount due	**27,058.50**		
Minimum Amount due		**2558.50**	

Credit Limit: INR 1,00,000

Outstanding on the account: INR 27,058.50

Amount over the credit limit: NIL

As the sum of Finance Charges, other fees and 2% of Retail/Cash outstanding is more than INR 200, the MAD has been computed as: 2% of Retail/Cash outstanding + Finance Charges + other fees + Membership/Rental/Wallet fees +EMI amount+ GST = INR 2558.50.

Minimum amount due will be INR 2558.50

Illustration 2: IF Finance Charges, other fees and 2% of Retail/Cash outstanding is less than INR 200, then MAD = INR 200 +Membership/Rental/Wallet fees + EMI amount + GST

Heading	Statemented Amount	Computed MAD	MAD %
Retail/Cash Outstanding	5,500	110	2%
Finance Charges/Other Fees	51	51	100%
Membership/Rental/Wallet fees	100	100	100%
EMI amount	124	124	100%
Total GST in statement	25.30	25.30	100%
Total Amount Due	**5,800.30**		
Minimum Amount due		**200 + 100 + 124 + 25.30 = 449.30**	

Credit Limit: INR 1,00,000

Outstanding on the account: INR 5800.30

Amount over the credit limit: NIL

As the sum of Finance Charges, other fees and 2% of Retail/Cash outstanding is less than INR 200, the MAD has been computed as: INR 200 + Membership/Rental/Wallet fees + EMI amount + GST = INR 449.30.

Minimum amount due will be INR 449.30

- Payments made towards the Credit Card outstanding are acknowledged in subsequent statements.
- Payments received against the Cardmember's card outstanding will be adjusted against: GST, TCS, Membership/Rental/Wallet fee, EMI amount, other fees /Charges, Interest (Financial Charges), and Principal in that order.
- Payments towards the card account may be made in any of the following ways:
  - In case a Cardmember has a YES BANK account, he / she can make the payment through Net banking, iris by YES app. Such Cardmembers can also opt for a standing instruction facility, where funds will be automatically transferred from Cardmember's YES BANK account to Cardmember's Credit Card account on due date.
  - Cardmember can make payment through NEFT fund transfer mode from other Bank account (use IFSC code YESB0CMSNOC), or payment through Billdesk facility using other Bank's net banking account.
  - Cardmember can also make payment by dropping the payment instrument (Cheque or Draft) into any of the YES BANK Credit Card drop boxes placed in YES BANK branches and ATMs. The

cheque / draft should be made payable to YES BANK Credit Card number XXXX XXXX XXXX XXXX.

- Cardmember can also make payment through Cash payments in YES BANK branches. Please refer Schedule of Charges for applicable charge for cash payments in Credit Card account.

- **Auto Debit:** In case the Cardmember has a YES BANK account, they can opt for an Auto Debit facility, where funds can be automatically transferred from the Cardmember's YES BANK account to the Cardmember's card account on the Payment due date. The Automatic debit will be processed on the registered account nominated by the Cardmember on the Payment Due Date and will be credited to the Card Account. In the event of non-realization of the complete Auto Debit bounce amount, which is set by the Cardmember, Auto Debit return charges shall be levied to the Cardmember on the net payable amount post payment attempts. The cardholder acknowledges and agrees that recovery of Minimum Amount Due (MAD) upon failure to recover Total Amount Due (TAD) shall lead to levy the autopay return charges. If customer has already made partial payment, if it is more than agreed Total Amount Due/Minimum Amount due as opted by the customer, auto debit will not be triggered.

- Cardmember to exercise due caution and refrain from making payments through modes other than those authorized by the bank.

- In case of any change in Cardmember's communication address / email address, Cardmember is advised to contact and update the same with YES BANK immediately to ensure that the Cardmember receives statements regularly on time.

- **Statement/ Billing Disputes:** All the billed charges and content of the statement will deem to be correct and accepted, if the Cardmember does not inform YES BANK of the discrepancies (if any) within 10 working days from the statement date. Such disputes need to be further detailed with a duly filled Dispute Form: https://www.yes.bank.in/pdf?name=cardholder_dispute_form.pdf and relevant supporting document(s), which can be mailed to yestouchcc@yes.bank.in / yesfirstcc@yes.bank.in(as specified against the nature of dispute in the Dispute form). Alternatively, the form and documents can also be couriered to YES BANK Limited, Kosmo One Tower, 2nd floor, Plot No 14, 3rd Main Road, Ambattur Industrial Estate, Ambattur, Chennai - 600058. On receipt of such information, YES BANK may reverse the charges temporarily basis pending investigation. If on completion of subsequent investigations where the liability rests with the Cardmember, such charges will be billed to the Cardmember's account, and the same will reflect in the subsequent statement along with the associated financial charges.

- Please note that making only the minimum payment every month would result in the repayment stretching over years with consequent interest payment on your outstanding balance

- The Cardmember can contact YES BANK Credit Cards for making any enquiries in relation to the billing and statement disputes

- Over phone and email:

  YES Private Credit Cards:

  Call (toll free): 1800 121 4444 (for Mobile & Landlines in India) From outside India: +91 22 5079 5101

  Email us: yesprivatecc@yes.bank.in

  Marquee/ Reserv/ Yes First Credit Cards:

Call (toll free): 1800 103 6000 (for Mobile & Landlines in India)
From Outside India: +91 22 5079 5101

Email us: yesfirstcc@yes.bank.in

For all other YES BANK Credit Cards:

Call (toll free): 1800 103 1212 (for Mobile & Landlines in India)
From Outside India: +91 22 5079 5101
Email us: yestouchcc@yes.bank.in

- Through mail: YES BANK Limited, Kosmo One Tower, Plot No 14, 3rd Main Road, Ambattur Industrial Estate, Ambattur, Chennai – 600058.

- Any credit amount arising out of refund/failed/reversed transactions will be credited to the card account and adjusted against the statement balance and then continue to adjust the unbilled transactions if applicable. If the account still has excess credit to the extent of 1% of credit limit or INR 5000/- whichever lower, the same shall be refunded to the customer upon request. If there is any credit balance on the Credit Card account, the same would be returned to the Cardmember's linked savings account. In case, cardmember has not linked any bank account number, they can do so by contacting YES touch customer care or through Net banking/ Mobile Banking.

7) Default and Circumstances

- If the Cardmember does not pay at least Minimum Amount Due by the Payment Due Date plus grace days, the account will be reported as 'overdue' in the monthly submissions to the credit bureaus authorized by Reserve Bank of India (RBI). Non-payment of at least the MAD may lead to disruption of Credit Card services. Cardmember will be reminded in subsequent statements to pay his/her dues. If Cardmember makes requisite payments, his/her record will be updated as 'current' in the next monthly refresh to the credit bureau.
- In the event of default, the Cardmember will be sent reminders from time to time for settlement of any outstanding on the card account, by suitable communication channels and/or engaging third parties to remind, follow up and collect dues. Any third party so appointed, shall adhere fully to the code of conduct on debt collection.

8) Right of Lien

- YES BANK, at any time and without notice, will have lien and right to set-off on all amounts belonging to the Cardmember and/or Add-on Cardmember standing to their credit in any account/ custody of YES BANK, if upon demand by YES BANK, the balance amount on the card account is not repaid within the prescribed time.

9) Termination/Revocation of the Card Membership

- Cardmember may terminate the card membership at any time through a written email request on dedicated email ID creditcard.closure@yes.bank.in , call our 24x7 YES TOUCH Customer Care Number (As mentioned on the last page) or on the Bank's digital channels like YES Online and iris. Termination will be effective only after receipt of payment of all amounts outstanding to the card account.
- Card closure request from the customer after the receipt of all payments, shall be processed within 7 working days from the date of request received through any of the above-mentioned

channels. Please note, the TAT for closure of the card is 7 days is applicable for request sent through above listed channels only (not applicable if request sent through any other channels).

- EMI(s) (if any) in the Credit Card will be automatically closed and added to the total outstanding (including foreclosure charges and accrued interest along with GST as applicable) which will be noted as balance to be paid by the customer for permanent closure.
- If any charges are levied on the card after card closure, bank reserves the right to bill the same to the customers and same will be reported to Credit Bureaus. (If not paid by the customer)
- All linked/Add-on Credit Cards associated with the Credit Card shall be de-activated and available reward points shall also expire upon card closure
- Any standing instructions/recurring payments and YES PayNow registrations stands withdrawn.
- Disputed transactions, if liability is determined with the customer shall be borne by the customer
- Any express loan (if any) will continue to function as per the current status and is not associated with this referred credit card.
- In case YES BANK notices unusual and abnormal transaction patterns in the use of the Credit Card, YES BANK will try to establish contact with the Cardmember on the registered phone number of the Cardmember available on its records to verify the validity of the card transaction.
- Failure on the part of YES BANK to establish contact with the Cardmember, YES BANK may restrict / terminate the use of the Credit Card without any further notice, if YES BANK reasonably believes that it is necessary in the interest of the Cardmember and /or for security reasons.
- YES BANK can suspend the facility on the Credit Card, if the Cardmember defaults on payment due or exceeds the credit limit extended. The Credit Card must not be used after the Cardmember Agreement has ended or if the card account is suspended. In such a situation, Cardmember must (subject to any default or other notice required by law) immediately pay YES BANK the total outstanding balance on the Credit Card Account. This includes all amounts due to YES BANK under the Cardmember Agreement including all transactions and other amounts not yet charged to the Credit Card Account. The Credit Card will not be considered as closed until the Cardmember has paid all such due amounts in full.
- The death or in capacitance of a Cardmember shall automatically cancel the Credit Card issued to the Cardmember as well as any Add-on Cardmember. The Credit Card Account would also be liable to be suspended on instructions from any government/regulatory body. All amounts outstanding on the Credit Card Account shall be deemed to have immediately become due on death or in capacitance, and YES BANK shall be entitled to recover the same in accordance with the relevant laws in force without prejudice to the obligation of the Cardmember to forth with pay all outstanding amounts.
- If a credit card has not been activated or used within 30 (thirty) days of card open date, the Bank shall intimate the cardholder about non-usage or non-activation of the card and request the cardholder to activate or start using the card within next 7 (seven) days. If the cardholder does not activate the card within 7 (seven) days, the card account shall be closed by the Bank.
- **Procedure for closure of card account if the card has not been used for more than one year**:

If a credit card has not been used for a continuous period of 1 (one) year, the Bank will intimate the cardholder about non usage of the card and request the cardholder to start using the card within 30 (thirty) days from the date of such intimation. If either no consent is received from the cardholder or the cardholder does not start using the card within a period of 30 (thirty) days, the card account shall be closed by the Bank, subject to payment of all dues by the cardholder

10) Loss/ Theft / Misuse of Card

- The Cardmember must notify our 24x7 YES TOUCH Customer Care Number (As mentioned on the last page) / 24x7 Yes Private Banking & Concierge Services at 1800 121 4444 (YES Private) immediately if the Primary or any Additional Credit Card is misplaced, lost, stolen, mutilated, not received when due or if he/she suspects that the Credit Card is being used without Cardmember's permission.
- All transactions of the statement will be deemed to be correct and accepted by the Card member if card member does not inform YES BANK about the discrepancies within 7 working days of statement day and not later than 60 calendar days of date of transaction in writing.
- Cardmember must notify the bank of any unauthorised electronic banking transaction at the earliest after the occurrence of such transaction since longer the time taken to notify the bank, the higher will be the risk of loss to the bank/ Cardmember.
- The Cardmember will be liable for all losses in case of misuse of the card by someone who obtained the PIN or the card with the consent of Cardmember or Add-on Cardmember. If the Cardmember has acted fraudulently, the Cardmember will be liable for all losses. If the Cardmember acts without reasonable care, the Cardmember may be liable for all losses incurred.
- Once a card is reported lost, it should not, under any circumstance be used if found by the Cardmember subsequently. Please destroy the card by cutting it into several pieces through the magnetic strip and EMV Chip.
- The PIN (Personal Identification Number) issued to the Cardmember for use with the Credit Card or any number chosen by the Cardmember as a PIN should be known only to the Cardmember. It is for the personal use of the Cardmember, and it is non-transferable and strictly confidential. A written record of PIN should not be kept in any form, place or manner that may facilitate its use by a third party. The PIN should not be disclosed to any third party, either to staff of YES BANK or to merchant establishment, under any circumstances or by any means, whether voluntary or otherwise. YES BANK and/or its staff/ employees shall not be responsible or liable for any compromise with the PIN by the Cardmember.
- The Bank shall exercise care when issuing PINs or codes and shall be under an obligation not to disclose the Cardmember's PIN or code to anyone, except to the Cardmember.
- Basis the notification from merchant/acquirer on the unsuccessful/failed transactions the Bank automatically reverses the unsuccessful/failed transaction in T + 5 days. Compensation of 100/- per day beyond T + 5 shall be provided to the cardholder. (T stands for date of transaction)
- **Limited Liability of a Customer**

  Cardmember shall be liable for the loss occurring due to unauthorized transactions in the following cases:

1) Where the loss is due to negligence by a customer, such as where he has shared the payment credentials, the customer will bear the entire loss until he reports the unauthorised transaction to the Bank.

2) Where the responsibility for the unauthorised electronic banking transaction lies neither with the Bank nor with the customer, but lies elsewhere in the system and when there is a delay of four to seven working days in customer notifying the Bank of unauthorised transaction after receiving the transaction communication from the Bank, the liability of the customer per transaction shall be limited to the transaction value or the amount mentioned in Table 1, whichever is lower.

Table 1	
Type of Account	**Maximum liability (INR)**
Credit cards with limit up to INR 5 lakh	INR 10,000
Credit cards with limit above INR 5 lakh	INR 25,000

Overall liability of the customer in third party breaches, where the deficiency lies neither with the Bank nor with the customer but lies elsewhere in the system, is summarised in the Table 2:

Table 2	
Summary of Customer's Liability	
Time taken to report the fraudulent transaction from the date of receiving the communication	**Customer's Liability (INR)**
Within 3 working days	Zero liability
Within 4 to 7 working days	The transaction value or the amount mentioned in Table 1, whichever is lower
Beyond 7 working days	Full transaction value (Zero liability for Bank)

- The number of working days mentioned in Table 2 shall be counted as per the working schedule of the home branch of the customer excluding the date of receiving the communication.
- Given the Cardmember has met the criteria mentioned above in case of loss and theft of the Credit Card, the Cardmember also needs to report the theft to the Police, lodge an FIR and submit acknowledgement copy of police complaint to the bank. YES BANK may, without referring to the Cardmember or any Add-on Cardmember, give the police or other relevant authorities any information that YES BANK considers relevant about the loss, theft or misuse of a Card or PIN.

11) Grievance Redressal

- If Cardmember is not satisfied with YES BANK's services and / or response given by any of YES BANK's access channels, Cardmember can call the Bank at 1800 103 1212 (Toll Free) / 022 4935 0000 or send an email to yestouchcc@yes.bank.in YES Private Cardmembers can call us at 1800 121 4444 or 1800 103 0210 (Toll Free) /+91227185644 (From Outside India) or send an email to yesprivate@yes.bank.in .For any escalations, Cardmember can contact YES BANK's principal nodal officer (click here https://www.yes.bank.in/nodal-officer to know officer details) between 9:30 AM and 5:30 PM Monday to Friday. In case of any mis-selling or harassment by bank representative, card member can reach contact centre 022 6893 7300. In the event that Cardmember does not receive response within 30 days from the date he/she represented his/ her complaint to the above-mentioned channels, or if a Cardmember is dissatisfied with the response given, Cardmember can write to Banking Ombudsman for an independent review. Please visit the grievance redressal webpage on www.rbi.org.in for more details on the Banking Ombudsman scheme.
- If cardmember has any dispute of UPI Credit Card transactions, cardmember can raise their concerns via UDIR on BHIM Application or can call the Bank at 1800 103 1212 (Toll Free) / 022 4935 0000 / 1800 103 6000 / 1860 210 1200
- UPI Complaint Life Cycle for the customer to raise chargeback TAT is 45 days from the date of transaction uniformly for all categories.
- UPI transaction is applicable ONLY for Cards issued under "RuPay" network.
- Bank will compensate the complainant for the loss of his/her time, expenses, financial loss as well as for the harassment and mental anguish suffered by him/her for the fault of the Bank and where the grievance has not been redressed in time. If a complainant does not get satisfactory response from the Bank within a maximum period of 30 days from the date of lodging the complaint, he/she will have the option to approach the Office of the RBI Ombudsman under Integrated Ombudsman Scheme for redressal of his/her grievance(s)

12) Disclosure & Important Regulatory Information

- The Cardmember acknowledges that as per existing business practices, the Bank can disclose from time to time any information relating to the Credit Card(s), to any credit bureau (existing or future) without any notice to the Cardmember.
- The card member agrees and confirms that if a third party or the Bank mistakenly, accidentally, or erroneously transfers any money to the credit card account, and if the Bank, or a dispute raised by the third party or another bank, determines that the money is not due or payable to the card member, then the card member is obligated to return and repay the money to the Bank or such third party or to other bank without delay, demur, or protest. This repayment must occur immediately and no later than one business day after the transfer or remission, or upon the Bank's first demand, whichever comes first, in a manner satisfactory to the Bank. Additionally, the Bank holds the right to reverse the mistakenly, accidentally, or erroneously transferred funds or debit credit card account or any account(s) the card member maintains with the Bank.
- With a view to ensure that the Credit Card is being used as per the regulatory guidelines, Terms and Conditions and applicable policies of the Bank, Bank shall have a right to run periodic checks on the Credit Card usage to identify whether there is excessive utilization of credit limit beyond the sanctioned limit in one statement cycle, unusual/irregular spending activity, unusual or excessive utilization at few select merchants, possible collusion with merchant and/or usage

towards non-personal/ business related requirements, over-use/ misuse of features/ offers/ programs towards accumulation of undue reward points/ cash back / other benefits amongst others. Based on the usage patterns, if any of these is suspected by the Bank, Bank may take restrictive action on the Credit Card. Such action can be with immediate effect and may include but not be limited to withdrawal of features/ benefits as well as complete termination of the Credit Card. If any such action is taken by the Bank onus will be on customer to provide satisfactory proof of bona fide usage to reinstate the Credit Card and attached features/ benefits as may be deemed fit by the Bank. Bank's decision in this regard shall be final and binding on the customers.

- The Credit Card that the Cardmember holds is subject to upgrade / downgrade based on the Cardmember's eligibility and Bank's discretion. This is also extended, and not limited to, modification of the Credit Limit that the cardmember has been assigned.
- The Central Information Commission (CIC) is an initiative of the Government of India and Reserve Bank of India to improve the functionality and stability of the financial system. All Banks and Financial Institutions participating in this initiative are required to share customer data with CIC / other credit bureaus and this information is being provided in the terms of the Credit Information Companies Regulation Act, 2005. In view of this we wish to inform the Cardmember that YES BANK can disclose any information relating to credit card(s) default by the Cardmember to CIC and to any other credit bureau (existing and future) in case the card payment is overdue, with prior notice. Any refresh / updation of data on receipt of payment towards overdue card accounts will reflect in CIC / other credit bureaus within a period of 30 days from the date of receipt of payment by YES BANK.
- YES BANK reserves the right to report delinquent Cardmember to bureau even in the instance of Cardmember raising a billing dispute, which YES BANK has clarified as an invalid dispute earlier or raised by the Cardmember after the cut-off time for such disputes as defined by YES BANK and / or the dispute is in relation to transactions where a PIN or a One Time Password was used.
- YES BANK also reserves the right to assign any activities related to the Credit Card operations to any service provider appointed by YES BANK, whether located in India or overseas and whether a YES BANK group entity or a third party, at its sole discretion, in accordance with the applicable guidelines of the Reserve Bank of India (RBI). YES BANK can provide / share details of Cardmember(s) account / application to such service providers for any activities related to the credit card operations without any specific consent.
- We also wish to inform the cardmember that YES BANK will, at its own discretion, record specific conversations between the Cardmember and representative of YES BANK, in case of grievance – related conversation or payments recovery – related conversation or any other conversation, that YES BANK may deem fit.
- From time to time, YES BANK communicates various features / products / promotional offers which offer significant benefits to the Cardmembers and may use services of third party agencies to do so. If a Cardmember does not wish to be informed about such benefits through telephone calls / SMS, he/ she can subscribe for the "Do Not Call" service. Please call customer service visit www.yes.bank.in to subscribe for "Do Not Call' service.
- YES BANK Credit Card transactions outside India must be made strictly in accordance with Exchange Control Regulations of the Reserve Bank of India and the Foreign Exchange Management Act, 1999. Cardmember resident in India is notifies that collecting and effecting remitting payments directly / indirectly outside India in any form towards overseas foreign exchange

trading through electronic / internet trading portals is prohibited and a cardholder making such transactions would make himself / herself / themselves liable to be proceeded against with for contravention of the Foreign Exchange Management Act (FEMA), 1999 besides being liable for violations of regulations relating to Know Your Customer (KYC) norms / Anti Money Laundering (AML) standards. Any violation of the Exchange Control Regulations arising out of utilization of YES BANK Credit Card is the sole responsibility of the individual YES BANK Credit cardmember.

- Tax Collected at Source (TCS) will be applicable as per regulators discretion.
- International Credit Cards cannot be used on the internet or otherwise for the purchase of prohibited items such as lottery tickets, banned or proscribed magazines, participation in sweepstakes, payment for call back services and / or such items / activities for which no withdrawal of foreign exchange is permitted.
- In case of any changes on KYC document surrendered at the stage of Onboarding/Establishment of Business Relationship /Account-based Relationship, Cardmember to submit revised KYC document for the purpose of updating Bank record within 30 days of such update.
- The accumulated reward points on your Credit card stand void when the credit card is permanently blocked. The card can be blocked permanently due to reasons like voluntary closure by the customer, RBI mandated card closure due to inactivity, blocking on non-receipt of the card by the customer, delinquency due to non-payment, etc
- YES BANK retains the right to alter any fees charges/Terms & Conditions from time to time or to introduce new fees or charges/Terms & Conditions, as it may deem appropriate. Such changes will be made with prospective effect giving notice of at least 30 days. Changed Terms & Conditions shall be communicated through the Bank's Website and by other acceptable modes of communication.
- YES BANK reserves the right to wholly or partly modify the Rewards Programme. YES BANK also reserves the right to change the reward redemption points, withdraw reward points, products and services in the rewards catalogue depending on availability or vary any of the terms and conditions therein, in its absolute discretion and without prior notice to the Cardmember.
- ReKYC - With reference to RBI master direction-Know your customer (KYC) should be carried out on periodic interval based on RISK categories for resident/non-resident individual customer. Bank will send 6-month pre intimation to the customer to complete the Re-kyc process. If customer does not complete the Re-kyc process within the given timeline, after 90 days from the due date, temporary freeze will be applied on the credit card and no further transaction will be allowed. If customer fails to complete the Re-kyc, then credit card will be closed permanently. Any available rewards point on the credit card will expire. All EMIs and loans on the card will be foreclosed. Upon permanent closure of the credit card, the customer must settle the full outstanding balance.
- The Bank is entitled to cancel any Credit Cards without assigning any reasons.
- New Credit Card would be automatically registered for existing YES BANK Net/Mobile Banking customers.
- In case customer has any existing Customer ID, Bank reserves the right to consolidate the Customer IDs under a single Customer ID as it may decide, without any prior notice.
- In case of Business Cards the customer confirms that he/she has applied for this card in individual capacity and shall be liable and responsible for making the repayment of the outstanding dues and

all charges, fees and interest incurred by them under the said credit card and further undertakes to keep the Bank harmless against all claims/losses/damages made by any third party for using the name of the Firm on the card. In the event any of his/her representations turned out to be false or he/she ceases to be the proprietor/partner of the Firm and the same is informed to the Bank, the Bank shall be free to cancel the said card at its discretion.

13) Additional Terms & Conditions for BYOC Credit Card.

- As part of the Build Your Own Card ("BYOC") Credit Card product, customers can select Subscription Plan according to their choice. Choice of Subscription Plan is not mandatory while applying for BYOC Credit Card, meaning that customer can choose not to opt for any Subscription Plan and still apply for the card without clicking any of the plans enlisted below. Subscription Plan choice is given to customer where customer can select the merchants in which customer wants to avail benefits worth up to 2 times the Plan Fee customer is paying for this service. Customer can earn up to a maximum of INR 500 cashback per statement cycle
- Customer can choose one of the 3 following plans:
    - Silver Plan (INR 99) – Cardmember can choose any 2 of the 5 merchants
    - Gold Plan (INR 149) - Cardmember can choose any 3 of the 5 merchants
    - Platinum Plan (INR 249) - Cardmember can avail benefits from all the 5 merchants
- Cardmember has the option of changing Subscription Plan at any time after the card gets approved. The change will be effective from the subsequent statement cycle.
- Cardmember has the option of unsubscribing from any of the plans at any point in time. The change will be effective from the subsequent statement cycle.
- Participating Merchants: Swiggy, Uber, PharmEasy, Bigbasket, Bookmyshow
- Offer: 10% cashback on BYOC Credit Card at the participating merchants. Maximum cash back is INR 100 per customer per statement cycle for every merchant.
- The cashback shall be available on the Net Transaction Value.
- Net Transaction Value shall mean the order value less sale discount offered by the partner on their app.
- The cashback for one statement cycle will be processed and will reflect on or before the next statement generation date. For example, if a customer's statement date is 15th, cashback for the period 16th October to 15th November will be posted on the statement generated on 15th December.
- Monthly membership fee will include Monthly Plan fee & Monthly subscription fee (If opted).
- Maximum Cashback capping of INR 1000 per statement cycle applicable on BYOC Cashback card.
- No Cashback to be earned on Utility & Wallet Spends for BYOC Cashback card
- Renewal fee will be applicable as per T&C on the time of card boarding
- All Customer Queries/dispute on the offer should be raised within 30 days of the statement generation date in which the cashback is posted.

- For any disputes, the customer needs to furnish a scanned copy of the charge slip and / or Invoice for the case to be taken for further investigation.
- The offer is not transferable, non-negotiable and cannot be en-cashed.
- Incomplete / rejected / invalid / returned /disputed or unauthorized/ fraudulent transactions will not be considered for the offer.
- YES BANK will not be responsible or liable in case the offer could not be availed due to malfunction, delay, traffic congestion on any telephone network or line, computer on-line system, servers or providers, computer equipment, software, or website.
- The participation in the offer is entirely voluntary and it is understood, that the participation by the Cardmembers shall be deemed to have been made on a voluntary basis.
- YES BANK reserves the right to modify / alter the offer or all or any of the terms applicable to the offer without assigning any reasons or without any prior intimation whatsoever.
- YES BANK also reserves the right to discontinue the offer without assigning any reasons or without any prior intimation whatsoever.
- Customer needs to call YES BANK 24*7 customer care or reach out through other mediums to get the disputes resolved.
- In case of all matters relating to the offer including any dispute or discrepancy relating to the offer or eligibility of any Cardmember, YES BANK's decision shall be final and binding on Cardmembers in all respects.
- Cardmembers whose account has been classified as delinquent will not be eligible for the benefits of the cashback offer as per Bank's policy. Bank's discretion in this regard shall be final.
- Cardmembers whose accounts are not active and/or are closed or have a credit freeze at the time of processing of cash back will not be eligible for the benefits of the offer. Cash back will be given only in the form of account credit and not in any other mode. Bank's discretion in this regard shall be final.
- YES BANK only offers cashback on purchase of goods and services of the partner merchants and holds no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered/sold by partnering merchants. Any dispute or claim regarding the goods and/or services must be resolved by the Cardmember with partnering merchants directly without any reference to YES BANK. Cashback offered by the Bank is solely for promoting usage of BYOC Credit card.
- Images provided in promotions are only for pictorial representation and YES BANK does not undertake any liability or responsibility for the same.
- Offer shall not constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/ services of any of the partnering merchants or any third party and is not intended to create any rights and obligations.
- The offer by YES BANK is subject to applicable laws and regulatory guidelines/ regulations and as per Bank's extant guidelines from time to time.

- Bank may use the services of agents for sales / marketing of the products.
- YES BANK shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods/ services availed of by the Card Holder/s under the offer.
- YES BANK shall not be held liable for any delay or loss that may be caused in delivery of the goods and /or services under the offer.
- YES BANK retains the right to change or discontinue the Offer at any time during the Promotion Period. The decision of YES BANK with respect to the Offer shall be final and binding on the customer and any correspondence in this regard will not be entertained. YES BANK reserves the right to disqualify any cardmember from the benefits of the offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the offer or otherwise by use of the Card. All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the offer shall be borne solely by the cardmember and YES BANK will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
- Logos/trademarks used are owned by respective entities. YES BANK has been authorized to use these logos/trademarks for offer promotion purposes.
- The terms and conditions governing the offer shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the Credit Card issued by YES BANK.
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- Any person taking the advantage of this offer shall be deemed to have read, understood and accepted these terms and conditions.
- Any dispute relating to the offer or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.
- Partnering merchant's Terms & Conditions applicable.
- All packages are subject to availability at the time of booking confirmation GST and Payment Gateway fees applicable at the time of booking
- Any purchase using BYOC Credit Card shall be deemed as acceptance of the terms and conditions mentioned herein. Cardmember agrees to indemnify the Bank against any loss (direct, indirect or consequential), cost & damage which may be caused by him/her to the Bank due to participation in this offer.
- YES BANK holds the exclusive right at its sole discretion to refuse or deny the offer to any Cardmember. Under no circumstance will the offer/discount being offered under this program be settled in cash. This Offer is subject to applicable law and regulations.

Annexure

With reference to the Credit facility being availed by me today, I confirm I have understood following concepts and illustrative examples related to due dates, classification of our borrowal accounts as SMA/NPA in the course of the conduct of the Credit Card Accounts.

Concepts / clarifications / Illustrative examples on Due dates and specification of SMA/ NPA classification dates

Dues: Means the principal/interest/ any charges levied on the loan account (Credit Card) which are payable within the period stipulated as per the terms of sanction of the credit facility.

Overdue: Means the principal / interest/ any charges levied on the loan account (Credit Card) which are payable but have not been paid within the period stipulated as per the terms of sanction of the credit facility In other words, any amount due to the bank under any credit facility is 'overdue' if it is not paid on the due date fixed by the bank.

Relevance of the Principle of 'First in First Out' (FIFO) in appropriation of payments into the borrowal account:

The Principle of **FIFO** i.e., 'First In, First Out' accounting method is relevant to arrive at the No.of days of overdue for determining the SMA/NPA status. The FIFO principle assumes that the oldest outstanding dues in the loan account/ Credit Card needs to be cleared first. The FIFO method thus requires that what is due first must be paid by the borrower first.

For example:

if in any Credit Card/loan account as on 01.02.2021 there are no overdues and an amount of INR X is due for payment towards principal/interest/charges, any payment being credited on or after 01.02.2021 in the loan account will be used to pay off the dues outstanding on 01.02.2021 .Assuming that nothing is paid / or there is partial payment (INR Y) of dues during the month of February, the overdue as on 01.03.2021 will be INR .X-Y.

Additionally, an amount of INR Z becomes due as on 01.03.2021, Now any payment /partial payment into the account on or after 01.03.2021 will be first utilized to pay off the partial due of 01.02.2021 (INR X - INR Y) If there is more recov- ery than the INR X - INR Y. then after recovering dues of 01.02.2021, the remaining amount will be treated as recovery towards due of 01.03.2021.

The age of oldest dues:- The age of oldest dues is reckoned in days from the date on which the oldest payment is due and continues to remain unpaid In the aforesaid illustration, if the Dues relating to 1st February 2021 remain un- paid till 01.03.2021, the age of the oldest dues is reckoned as 29 days on 02.03.2021.

Classification as Special Mention Account (SMA) and Non-Performing Asset (NPA) Lending institutions will rec- ognize the incipient stress in loan accounts, immediately on Default, by classifying them as Special Mention Accounts (SMA) The basis of classification of SMA /NPA Category shall be as follow

SMA Sub-categories	Basis for classification-Principal or interest payment or any other amount wholly or partly overdue	SMA Sub-categories	Basis for classification-Out-standing balance remains continuously in excess of the sanctioned limit or drawing power, whichever is lower for a period of
		SMA Sub-categories	
SMA-O		Up to 30 days	More than 30 days and up to 60 days

SMA-1	More than 30 days and upto 60 days	SMA-1	More than 60 days SMA and upto 90 days
SMA-2	More than 60 days SMA and upto 90 days	SMA-2	

Non-performing Asset:

Non-Performing Asset (NPA) is a loan or an advance where:

i. Interest and/ or instalment of principal remains overdue for a period of more than 90 days in respect of a term loan.

ii. The account remains 'out of order' as indicated below, in respect of an Overdraft/Cash Credit (OD/CC).

iii. The bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted,

iv. The instalment of principal or interest thereon remains overdue for two crop seasons for short duration crops.

v. the instalment of principal or interest thereon remains overdue for one crop season for long duration crops.

Out of Order' Status:

An account shall be treated as 'out of order' if:

i. The outstanding balance in the CC/OD account remains continuously in excess of the sanctioned limit/ drawing power for 90 days, or

ii. The outstanding balance in the CC/OD account is less than the sanctioned limit/drawing power but there are no cred- its continuously for 90 days, or the outstanding balance in the CC/OD account is less than the sanctioned limit/drawing power but credits are not enough to cover the interest debited during the previous 90 days period.

Interest will continue to accrue until the entire outstanding balance is fully cleared. An account classified as an NPA will be restored to "**Standard – No Dues**" status only upon payment of the entire outstanding amount along with the total interest (i.e., communicated interest plus interest accrued up to the date of payment).

Illustrative movement of an account to SMA category to NPA category based on delay I nonpayment of dues and sub- sequent upgradation to Standard category at day end

Process: Due date of payment	**Payment date**	**Payment Covers**	**Age of oldest dues in day**	**SMA/ NPA categorization on**	**SMA since date/ SMA Class date**	**NPA categorize action**	**NPA Date**
01.01.2022	01.01.2022	Entire dues up to 01.01.2022	0	Nil	NA	NA	NA
01.02.2022	01.02.2022	Partly paid dues of 01.02.2022	1	SMA-0	01.02.2022	NA	NA

01.02.2022	01.02.2022	Partly paid dues of 01.02.2022	2	SMA-0	01.02.2022	NA	NA
01.03.2022		Dues of 01.02.2022 not fully paid 01.03.2022 is also due at EOD 01.03.2022	29	SMA-0	01.02.2022	NA	NA
		Dues of 01.02.2022 not fully paid, Due for 01.03.2022 not paid at EOD 01.03.2022	1	SMA-0	01.03.2022	NA	NA
		No payment of full dues of 01.02.2022 and 01.03.2022 at EOD 03.03.2022	31	SMA-1	1.02.2022/ 3.03.2022	NA	NA
		Dues of 01.02.2022 fully paid , Due for 01.03.2022 not fully paid at EOD 1.03.2022	1	SMA-0	01.03.2022	NA	NA
01.04.2022		No payment of dues of 01.02.2022, 01.03.2022 an amount due on 01.4.2022 at EOD 1.04.2022	60	MA-1	1.02.2022 3.03.2022	NA	NA

		No payment of dues of 01.02.2022 till 01.04.2022 at EOD 02.04.2022	61	SMA-2	01.02.2022 02.04.2022	NA	NA
01.05.2022		No payment of dues of 01.02.2022 till 01.05.22 at EOD 01.05.2022	90	SMA-2	01.02.2022 02.04.2022	NA	NA
		No payment of dues of 01.02.2022 till 01.05.22 at EOD 02.05.2022	91	NPA	Na	NPA	02.05.2022
01.06.2022		Fully Paid dues of 01.02.2022 at EOD 01.06.2022	93	NPA	Na	NPA	02.05.2022
01.07.2022		Paid entire dues of	62	NPA	Na	NPA	02.05.2022
		1.03.2022 & 01.04.2022 at EOD 01.07.2022	Nil	NA	NA	2022	
01.08.2022	01.08.2022	Paid entire dues of 1.05.2022 & 01.06.2022 at EOD 01.08.2022	NPA	NA	NPA	02.05.2022	
01.09.2022	01.09.2022	Paid entire dues of 01.09.2022 & 01.10.2022	NPA	Na	NPA	02.05.2022	

01.10.2022	01.10.2022	Paid entire dues of 01.09.2022 & 01.10.2022	Standard Account with no overdue	Na	Na	STD from 01.10.2022	

Repayment Schedule:
The Borrower hereby unconditionally and irrevocably agrees that the welcome letter and repayment schedule shall form an integral part of the loan Agreement and shall be read long with the Schedule mentioned in the loan agreement. The commercial terms governing the loan facility including the exact breakup between principal and interest, and other charges shall be shared with the borrower along with the welcome letter which shall be binding on the Borrower. Further, the Borrower is aware that the account of the Borrower may be classified as NPA in accordance with RBI Master Circular - Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances, as amended from time to time and other applicable guidelines issued by RBI, from time to time. The Borrower irrevocably and unconditionally agrees and confirms that it shall not raise any dispute regarding the classification of the Facility/Borrower's account as SMA and/ or NPA in accordance with the above and as per guidelines issued by RBI, from time to time.
I also understand that the aforesaid few examples are illustrative and not exhaustive In nature covering common scenarios, and that, the IRACP norms and clarifications provided by RBI on the subjects referred above will prevail

Please note: For latest terms and conditions and charges, refer to the MITC on respective Credit Card webpages.