MARQUEE CREDIT CARD

A. Schedule of Charges

A.1 Joining and Annual Membership Fees

Credit Card	Joining Fee	Annual Fee
MARQUEE	INR 9,999	INR 4,999

**Fees are exclusive of GST*

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

Spend condition for waiver of membership fee

(Only applicable on retail spend transaction)

For first year and each card anniversary, the fees will be charged in case of customer not achieving the spend condition mentioned below.

MARQUEE	No waiver in 1st year membership Fee (1,00,000 YES Rewards Points credited if Fees is paid) Spend INR 10,00,000 in card anniversary year and get waiver on renewal fee for the subsequent year

A.2 Finance Charges (Interest / APR)

YES BANK Credit Card Variant	Finance Charges	
	Monthly	Annually
MARQUEE	2.99%	35.88%

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. 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 The same will also not be applicable if the Cardmember has withdrawn cash from ATM.

Interest-Free Period Example

Assume your payment due date is 25th May and previous month's dues are fully paid:

- Purchase on 6th April → Interest-free period: 6 April to 25 May = 50 days
- Purchase on 17th April → Interest-free period: 17 April to 25 May = 39 days

Minimum amount due (MAD):

The MAD for any statement period is calculated as:

MAD = {Total GST + EMI Amount + Membership/Rental/Wallet Fees + Amount over Credit Limit (if any)} + {(Finance Charges + Other Fees + 2% of Retail/Cash Outstanding) OR ₹200 — whichever is HIGHER}

MAD Illustration 1: Finance Charges Component > ₹200

Component	Statement Amount	Computed MAD
Retail / Cash Outstanding	₹25,000	₹500 (2%)
Finance Charges / Other Fees	₹325	₹325 (100%)

Membership / Rental / Wallet Fees	₹200	₹200 (100%)
EMI Amount	₹1,250	₹1,250 (100%)
Total GST	₹283.50	₹283.50 (100%)
TOTAL AMOUNT DUE	**₹27,058.50**	
MINIMUM AMOUNT DUE		**₹2,558.50**

ⓘ MAD = ₹500 (Outstanding) + ₹325 (Fees & Charges) + ₹200 (Membership fee) + ₹1250 (EMI) + ₹283.50 (GST) = ₹2558.50

MAD Illustration 2: Finance Charges Component < ₹200

Component	Statement Amount	Computed 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	₹25.30	₹25.30 (100%)
TOTAL AMOUNT DUE	**₹5,800.30**	
MINIMUM AMOUNT DUE (floor ₹200 applies)		**₹449.30**

ⓘ Since ₹110 + ₹51 is less than ₹200, the minimum floor amount of ₹200 applies. Hence, MAD = ₹200 + ₹100 (Membership fee) + ₹124 (EMI) + ₹25.30 (GST) = ₹449.30

A.3. Other Fees and Charges

Charges	Fees
Cash Advance Fee	2.5% of amount withdrawn or INR 500, whichever is higher will be levied
Late Payment Charges	If current outstanding amount (statement balance + unbilled) up to INR 500, No late payment charges will be levied. If current outstanding amount (statement balance + unbilled) above INR 500, 10% of statement balance or INR 1350 whichever is lower, will be levied.
Payment Return/ Auto Debit failure charges	INR 450 shall be levied to the Cardmember on the net payable amount post payment attempts. 2% or INR 450, whichever is higher shall be levied to the Cardmember on the net payable amount. Capped at INR 1500 per customer per statement.
Reward Redemption Fee	NIL
Cash Deposit Fee	₹100 + GST for cash deposited at YES BANK branches towards Credit Card repayment, when the repayment amount is ₹1,000 or more.
Supplementary / Add-on Card Fee	NIL
Re-Issuance Fee (Lost / Stolen / Damaged Card)	INR 100 + GST
Foreign Currency Conversion Charges	1%
Dynamic Currency Conversion (DCC)	1%
Railway Ticket Charges	As prescribed by IRCTC / Indian Railways
TDS on Cash Withdrawals Exceeding ₹1 Crore	TDS @ 2% is applicable on aggregate cash withdrawals exceeding ₹1 Crore from accounts and cards in a financial year

Rental Transaction Charges	1% of the amount or ₹1, whichever is higher for rental transactions up to ₹1,000; % of transaction value OR ₹199, whichever is higher for rental transactions above ₹1,000. Capped at 5 per 30-day period.
Wallet Load Transaction Charges	1% of the transaction amount or INR 1 whichever is higher. **Effective 1st April 2026:** 1% fee will apply on wallet load transactions above ₹2,000. Maximum fee per transaction is ₹5,000.
Education Fee Payment Charges	1% (capped at ₹5,000 per calendar month)
Utility & Service Transaction Fee	1% of transaction amount + GST when cumulative utility spends exceed the threshold. Capped at ₹5,000 per transaction. Threshold (till 31 Mar 2026): ₹25,000 cumulative in previous calendar month Effective Threshold (from 1 Apr 2026): ₹50,000
Fuel Transaction Charge	1% fee is charged on fuel transactions if either condition is met: (a) A single transaction exceeds ₹10,000, Or (b) Your cumulative fuel spends in a calendar month exceeds the threshold of ₹50,000. Fee is capped at ₹5,000 per transaction.
Transportation Fee	A 1% fee is charged on toll/bridge transactions if either condition is met: (a) A single transaction exceeds ₹10,000, OR (b) Your cumulative toll/bridge spends in a calendar month exceeds the threshold. Threshold (till 31 Mar 2026): ₹50,000 cumulative in previous calendar month Effective Threshold (from 1 Apr 2026): ₹75,000
Passenger Railways Transaction Charge	A 1% fee is charged on passenger railway transactions if either condition is met: (a) A single transaction exceeds ₹30,000, OR (b) Your cumulative passenger railways spend in a calendar month exceed ₹80,000.
Goods and Services Tax (GST)	18% on all fees and charges

A.4. MCC Reference Table

Transaction categories are identified by the Merchant Category Code (MCC) set by the payment network (Visa, Mastercard, RuPay) — not by YES BANK. The list below is indicative and subject to revision.

Category	MCC Codes
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
Fuel	5172, 5541, 5542, 5983, 9752

Transportation	4784, 4131, 4214, 4789, 4011
Passenger Railways	4111, 4112

A.5. Fuel Surcharge Waiver

On fuel transactions, fuel companies may apply a 1% surcharge (not levied by YES BANK; actual surcharge may be more than 1% in some cases). YES BANK reverses up to 1% surcharge on eligible fuel transactions as follows:

Transaction range for surcharge waiver: ₹400 to ₹5,000 (for most cards).

⚠ GST levied on fuel surcharge (if any) will NOT be waived and must be borne by you.

ⓘ *For fuel transactions done via UPI on the listed card variants, surcharge waiver will NOT be provided. Exception: YES BANK RuPay Virtual Credit Card — fuel surcharge waiver on UPI transactions is capped at ₹125 per statement cycle.*

Card Variant	Max Surcharge Waiver/Cycle
Marquee	₹1,000

A.6. Lounge Access

- YES BANK Credit Cards offer complimentary domestic and international lounge access as per the card variant.
- Eligibility for domestic complimentary lounge access requires meeting a quarterly spend threshold.
- Spend the threshold amount or more in the previous quarter (Jan–Mar, Apr–Jun, Jul–Sep, Oct–Dec) to qualify for complimentary domestic lounge access in the following quarter.

Card Variant	Quarterly Spend Threshold
Marquee	₹1,00,000

ⓘ *Spend threshold is applicable ONLY for domestic lounge access (lounges within India). Spends exclude fee payments, reversals, cancelled transactions, rental transactions, and wallet transactions.*

ⓘ *International Lounge Access: No spend threshold required. However, you must enable international online transactions and present your card at the lounge for verification.*

Guest Access

- Marquee: 4 complimentary international lounge + 2 complimentary domestic lounge guest visits per calendar year.

Lounge Entry Validation

- Domestic Lounges: A refundable authorization of ₹2 is charged on each eligible card as a validation transaction.

- International Lounges: A refundable authorization of $1 is charged on each eligible card as a validation transaction.

Illustration

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

B. Limits / Card Variant:

- YES BANK determines the Cardmember's Credit Limit and Cash Withdrawal Limit at its sole discretion. Addon Cardmembers shares the same limits as the Primary Cardmember.
- The Credit Limit represents the maximum outstanding amount permitted on the Credit Card. This limit, along with the available credit limit, is communicated at the time of card issuance and reflected in each monthly statement.
- The Cash Advance Limit, which is up to 30% of the Credit Limit, defines the maximum amount that can be withdrawn as cash. Interest in cash advances accrues from the date of the transaction. Cash withdrawals are disabled for the first six months from the date of onboarding.
- The card variant issued is based on customer eligibility and is determined by YES BANK.
- YES BANK may periodically review the Cardmember's account and may reduce the Credit Limit based on internal criteria. The Cardmember will be informed of such changes through SMS, email, or written communication, along with the reason.
- Cardmembers may request an increase in the Credit Limit by submitting income documents. Approval of such requests remains at the discretion of YES BANK.
- Usage of the Credit Card constitutes acceptance of the credit limits assigned or revised by YES BANK.

C. 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).
- 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 Bill desk 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: 24x7 YES TOUCH Customer Care Number: 1800 103 1212/ 022 – 4935 0000
    - Through mail: YES BANK Limited, Kosmo One Tower, Plot No 14, 3rd Main Road, Ambattur Industrial Estate, Ambattur, Chennai – 600058.
    - By email: yestouchcc@yes.bank.in
- 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 you have not furnished your Bank account number for such credits, kindly call to phone banking for updating the account number.

D. 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.
- 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.