

INDEX	
Product / Offer	Page No.
1. EMI on call Offer	1 to 3
2. Quick Loan	4 to 9

Terms & Conditions: EMI on Call offer

YES BANK offers EMI on Call facility to select YES BANK Credit Cardmembers (“Cardmember”). “EMI” or Equated Monthly Installments mean the equated monthly installments of amounts payable by the Cardmember to YES BANK in respect of the Facility and comprising principal amount of the facility and interest thereon.

“EMI on Call/Facility” means choosing to pay for retail transactions made on YES BANK Credit Card in installments and which is provided/agreed to be provided by YES BANK, at its sole discretion to the Cardmember to the extent of amounts not exceeding the available cash/credit limit.

EMI on Call offers Cardmembers, a simple and convenient way to convert their retail purchases into EMI at attractive interest rates.

EMI on Call - Terms and Conditions

Key Terms: -

1. The EMI on Call facility allows a Cardmember to make retail purchases on YES BANK Credit Card and then convert the purchase amount into Equated Monthly Installments (EMI).
2. The minimum transaction amount that can be converted into EMI under the Facility is INR 1,500. Cash withdrawals using the credit card, Card fees and other charges will not be eligible for this Facility.
3. The EMI on Call facility is not available for transactions related to purchase of Gold, Jewelry, Fuel and other select categories as per the internal policy and guidelines of YES BANK.
4. The EMI on Call offer is applicable only to select Cardmembers as may be informed by YES BANK from time to time. To check your eligibility, please contact the 24x7 YES TOUCH Customer Care number mentioned on the back of your card.
5. The EMI on Call facility can be offered for transactions recorded in that statement period.
6. The EMI will be offered for a maximum tenure of 36 months with options of 6, 12, 18, 24 & 36 months.
7. EMI is calculated at an annual rate of interest ranging from 9.9% to 15% p.a. on a monthly reducing balance.

8. Processing Fee of 2% of the transaction amount is applicable for all EMI on Call transactions unless explicitly specified on the call by Yes Bank representative under an offer. This will reflect along with the first EMI amount on the card statement.
9. For EMI conversions through Credit Card Statement, a Processing Fee of 2% of transaction value and the standard Rates of Interest as listed in the table below will apply.

Foreclosure Fees: Foreclosure fee of 2% will be applied on the outstanding amount at the time of foreclosure request.

10. Transactions which have been converted into EMI will not be eligible for Reward Points.
11. The EMI amount will be billed to the Credit Card every month on the same date as the first installment date and the Cardmember hereby authorizes YES BANK to debit the EMI amount from the card account on a monthly basis during the period of the Facility.
12. The EMI on Call request will not get processed if there has been a reversal of the transaction or a chargeback dispute towards the said purchase transaction prior to processing of the request. In the event of any transaction reversals / partial reversals happening post processing of the EMI on Call Facility, the Cardmember will have to call our 24X7 YES TOUCH Customer Care number mentioned on the back of the Credit Card to cancel the Facility. A foreclosure fee of 2% plus GST at appropriate rate shall be applicable.
13. The EMI on Call facility will block the available Credit Limit on the Cardmembers Credit Card upto the amount of the Facility availed including applicable charges and GST (Goods and Service Tax). The effective credit limit available on the Credit card shall stand reduced accordingly till such time the Facility is repaid in full.
14. The EMI due for the month will be included as part of the minimum amount due appearing in the monthly Credit Card statement. The minimum amount due is calculated as a percentage of the total outstanding retail balance plus the monthly EMI due on EMI on Call facility. The EMI amount payment cannot be carried forward to the next month.
15. If the Cardmember defaults on payment of any of the EMI, YES BANK reserves the right to foreclose the EMI on Call outstanding and debit the entire outstanding amount under the Facility. The outstanding amount will be debited to the Card Account as one consolidated amount as part of the Credit Card outstanding and interest will be charged as per regular rate applicable, as communicated to the Cardmember from time to time.
16. If the Cardmember chooses to close his YES BANK Credit Card before all installments have been posted, the outstanding amount will be debited to the Card Account as one

consolidated amount and interest will be charged as per regular rate applicable, as communicated to the Cardmember from time to time. The entire balance outstanding on the Credit Card will become payable immediately upon closure of the Credit Card whether such closure is initiated by YES BANK or by the Cardmember.

17. Any EMI on Call requests by Add-on Cardmember will not be entertained and if availed by the Primary Cardmember will be billed to the Primary Credit Card.
18. No request for changes in the billing cycle shall be entertained during the entire EMI period. The EMI period is defined as the EMI tenure selected by the Cardmember at the time of request.
19. YES BANK reserves the right at any time without previous notice to add, alter, modify, change or vary all or any of these terms and conditions or to replace, wholly or in part, this facility by another facility, whether similar to this facility or not, or to withdraw it altogether. YES BANK may at its discretion discontinue the EMI on Call facility at any time during the pendency of the facility, foreclose the loan and debit the entire outstanding amount to the Credit Card.
20. All and any disputes arising out of or in connection with or as a result of the EMI on Call facility or otherwise relating here to shall be subject to the exclusive jurisdiction of the competent Courts/Tribunals in Mumbai only.
21. The Cardmember will not hold YES BANK responsible for or liable for, any actions, claims, demands, losses, damages, costs, charges and expenses that a Cardmember may suffer, sustain or incur by way the purchase of goods and services for which payment has been made on the YES BANK Credit Card and converted into EMI on Call facility.

Prepayment of Facility:

22. A foreclosure fee of 2% of the outstanding amount will be charged to the Cardmember. GST, at applicable rate, is payable on the Foreclosure Fee. YES BANK reserves the right to modify this fee from time to time and will be communicated to the Cardmember at the time of receipt of the foreclosure request and shall also be updated in the Bank's website from time to time.
23. Payments made in excess of the card outstanding will not be automatically adjusted against un-billed EMIs. To foreclose the EMI on Call facility; the Cardmember should contact the 24x7 YES TOUCH Customer Care number mentioned on the back of your Card.

Terms & Conditions: Yes Bank Quick Loan

YES BANK Credit Card provides selected Cardmembers with the facility of availing Loan against their Credit Card (herein referred to as 'Quick Loan') and repay the loan amount in Equated Monthly Instalments (EMI) for a tenure of their choice.

The Cardmembers' credit limit will be blocked to the extent of the loan amount and will be released as & when payments are made. The said facility shall be subject to the following Terms and Conditions. The Cardmember understands that by providing his/her consent for availing the Quick Loan facility and by usage of this facility, the Cardmember acknowledges and agrees to abide by the Terms and Conditions applicable for the Facility as contained herein.

For Quick loan at Pre-issuance, please refer to "Quick Loan at Pre-issuance - Terms and Conditions" on the last page of this document for more details.

Definitions:

In the Terms and Conditions mentioned herein, the following terms will have the following meanings:

1. **"Cardmember"** means the holder of the credit card issued by YES BANK.
2. **"Credit Limit"** means the limit up to which the Cardmember is authorized to make retail spends on his/her credit card.
3. **"Cash Limit"** means the maximum amount of cash that a Cardmember can withdraw on his/her credit card. Cash Limit is a subset of the Cardmember's Credit Limit.
4. **"Quick Loan"** or 'Facility' means the loan on credit card provided by YES BANK to the selected Cardmember to the extent of an amount not exceeding the available Cash Limit and/or Credit Limit on his/her Card at the sole discretion of YES BANK.
5. **"EMI"** or "Equated Monthly Installment" means the equated monthly installments of the amount payable by the Cardmember to YES BANK towards the Quick Loan facility and comprises of the principal component of the facility and interest thereon.
6. **"Terms and Conditions"** shall mean the Terms and Conditions applicable to the Quick Loan facility offered by YES BANK.

Eligibility, Usage and Disbursement:

1. The Facility is offered only to select Cardmembers. Cardmembers can check their eligibility by contacting the 24x7 YES TOUCH Customer Care number mentioned on back of the Credit Card.

2. Eligible Cardmembers may be contacted by means of an emailer, SMS or call informing them of the available offer. The Facility shall be processed based on the consent of the customer obtained through a response to the emailer/SMS or on call.
3. The minimum loan amount that can be availed under the Facility is INR 15,000 and the maximum amount is INR 200,000.
4. The maximum amount that can be availed is subject to pre-approval from YES BANK which will be communicated to the Cardmember at the time of consenting for the facility.
5. Cardmember will be required to pay a non-refundable processing fee on the loan amount availed. The same shall be billed to the Credit Card account in the statement subsequent to availing the facility. Goods and Service Tax (GST) shall be applicable on the processing fee so charged.
6. YES BANK shall disburse the loan amount through account transfer in case of YBL Savings Account holders, and through NEFT to other bank savings account in case of non-YBL Savings Account holders.
7. For Non-YBL Savings Account holders, Quick loan amount will be disbursed via NEFT. Beneficiary bank account details will be validated by processing a Re.1/- credit. Quick Loan amount will be transferred to the beneficiary account post successful validation only. Please note that beneficiary account should be in the name of the Cardholder.
8. YES BANK reserves the right to decline or reduce the amount of any Quick Loan request at its sole discretion without assigning any reasons whatsoever.
9. The Quick Loan request will be declined in cases, where the available credit limit, including cash limit, is less than the loan amount requested for at the time of processing the request and the Cardmember agrees not to make any claim against the Bank in this regard.
10. Cardmember can avail a maximum of 2 loans at a time under the Quick Loan facility.
11. All funds transferred through NEFT cannot be reversed once the request has been processed and the amount has been credited to the other bank savings account by use of this facility. The Cardmember using NEFT facility accordingly confirms and agrees to this condition while opting for the NEFT facility for Quick Loan.

Billing and Repayment:

1. Cardmember shall repay the Facility and the interest thereon in EMIs.
2. Interest shall be charged at such rate as has been indicated by YES BANK to the Cardmember at the time of making the offer for the Facility.
3. Goods and Service Tax (GST) shall be applicable on the interest component of the EMI every month.

4. By availing the Facility, the Cardmember authorizes YES BANK to debit his Credit Card account for the monthly EMIs. The Equated Monthly Installment (EMI) amount will be billed to the Credit Card account every month in the card statement on the billing date. Any non-payment of EMIs on or before the due date of payment will result in application of standard credit card interest rates as applicable to the Credit Card and will be added in the next month's Minimum Amount Due along with late payment charges. If the payment is not made by the said date, the same shall be treated as 'event of default' and YES BANK shall be entitled to recall the Facility.
5. Quick Loan transaction will block the available Credit Limit on the Cardmember's Credit Card up to the amount of Quick Loan availed including the applicable charges and taxes. Priority will be given to blocking of the Cash Limit available within the Credit Limit, and reverse-priority will be given to unblocking of the Cash Limit on receiving payments.
6. During the Quick Loan term, the EMI per month will also be included for computing the minimum amount due, as mentioned in the monthly statement.
7. If the Cardmember closes his/her Credit Card before all installments have been posted, the outstanding amount will be debited to the Card Account as one consolidated amount and interest will be charged as per regular rate applicable to the Credit Card, as communicated to the Cardmember from time to time. The entire balance outstanding on the Credit Card (including any balances transferred) will become payable immediately upon closure of the Credit Card whether such closure is initiated by YES BANK or by the Cardmember.
8. The tenure of the Facility cannot be changed once Quick Loan has been booked against Cardmember's Credit Card.

Prepayment of Quick Loan Facility:

1. The Facility can be fore-closed by contacting the 24x7 YES TOUCH Customer Care Centre.
2. A foreclosure fee of 2% of the outstanding amount being foreclosed will be charged to the Cardmember. Goods and Service Tax (GST) shall be applicable on the foreclosure fee so charged. YES BANK reserves the right to modify this fee from time to time and will be communicated to the Cardmember at the time of receipt of the foreclosure request.
3. Cardmember will be required to make a payment of the full outstanding (loan outstanding + 2% foreclosure fee on loan outstanding + retail/other cash balance as on that day) in order to take the Quick Loan foreclosure request forward i.e. the Cardmember will have to make payment of the entire outstanding under the Facility as well as the outstanding balance in the Credit Card account.
4. YES BANK reserves the right to foreclose the loan and debit the entire outstanding amount if the earlier payments are overdue.

5. Payments made in excess of the card outstanding will not automatically be adjusted against un-billed EMIs to foreclose the Quick Loan facility. No request for changes in the billing cycle shall be entertained during the entire loan period. The loan period is defined as the loan tenure selected by the Cardmember at the time of giving consent for the Facility.

Events of Default:

The following shall constitute “**Events of Default**” on the happening of which YES BANK reserves its right to cancel/recall the Facility and in such an event, the entire outstanding amount in the Facility shall become immediately repayable.

1. Failure by the Cardmember to make payment of monthly outstanding on or before the due date of payment as mentioned in the Card statement.
2. The Cardmember breaching any of the Terms and Conditions applicable to the Facility as contained herein or the terms and conditions on which the Credit Card is issued.
3. The Cardmember’s default in any other loan facility provided by YES BANK.
4. Cardmember becoming insolvent or existence of any circumstances, which in the sole opinion of the Bank, would jeopardize the interests of YES BANK.

Other Terms and Conditions:

1. YES BANK reserves the right at any time without previous notice to add, alter, modify, change or vary all or any of these terms and conditions or to replace, wholly or in part, this facility by another facility, whether similar to this scheme or not, or to withdraw it altogether. YES BANK may at its discretion discontinue the Quick Loan facility at any time during the pendency of the facility, foreclose the loan and debit the entire outstanding amount to the Credit Card.
2. Details of all the charges applicable, tenure of the loan and the interest rate applicable to the facility shall be as agreed by you with the Bank and as captured in the Welcome Letter and Amortization Schedule that shall be forwarded separately to your registered address.
3. In addition to the YES BANK’s right of general lien and set-off as conferred by general laws or terms of any other agreement including the Terms and Conditions applicable to the Credit Card issued to you, YES BANK may, without notice, combine or consolidate all the accounts of the Cardmember maintained with YES BANK and/or any of its group Companies either singly or jointly with a third person and set-off all the amounts lying in the said accounts towards the outstanding dues of the Cardmember under the Quick Loan facility and/or the Credit card dues.
4. Cardmember shall not be entitled for any reward points on availing the Quick Loan Facility.
5. Quick Loan terms and conditions shall be in addition to and not in derogation of the terms & conditions contained in the Cardmember agreement and the Most Important Terms and Conditions applicable to the Card, which shall continue to be binding on the Cardmember.

6. The offer would be governed by the existing terms and conditions applicable for the current Credit Card held by the Cardmember and the terms & conditions mentioned here are over and above the existing terms & conditions.
7. The Competent courts in Mumbai shall have exclusive jurisdiction to try and entertain all disputes arising out the Quick Loan Facility and its Terms.

TERMS & CONDITIONS: YES BANK Quick loan at Pre-Issuance

The additional terms and conditions applicable for customers availing Quick-Loan at the time of Credit Card issuance are as following:

1. The Quick Loan at Pre-issuance facility is not applicable for the following card types.

- YES Prosperity Rewards Plus – FD
- YES Prosperity Business Card-FD
- YES Prosperity Purchase Card-FD
- YES Prosperity Corp Card Corp Liab-FD
- YES Prosperity Rewards Card
- YES First Preferred Card-FD
- YES FIRST Business Card-FD
- YES FIRST Corp Card Corp Liab-FD
- YES PROSPERITY Business Card OD
- YES Prosperity Cashback Card

2. Also, the facility is not applicable for all Corporate Cards and Purchase Cards.

3. The loan on credit card provided by YES BANK to selected Cardmember at the time of Credit Card issuance shall not exceed the available Cash Limit and is at the sole discretion of YES BANK.

4. Point no.1 under “Eligibility, Usage and Disbursement” section on Page no.1, will not be applicable for customers availing Quick-Loan at the time of Credit Card issuance.

5. All customers at the time of Credit Card issuance are eligible for a Quick-loan subject to the approval of the Customer’s Credit Card. The Facility shall be processed based on the consent of the customer obtained through the Quick-Loan application form and at the time of calling.

6. The loan amount offered to the customer is based on the Credit Card Variant issued to the customer. YES BANK reserves the right to decline or reduce the amount of any Quick Loan request at its sole discretion without assigning any reasons whatsoever.

7. The loan amount mentioned above is only indicative. YES BANK reserves the right to decline or reduce the amount of any Quick Loan request at its sole discretion without assigning any reasons whatsoever

8. As a special offer, no processing fees is charged on the Quick Loan offered to the Customer at the time of Credit Card issuance.

9. For Non-YBL Savings Account holders, Quick loan amount will be disbursed via NEFT. Beneficiary bank account details will be validated by processing a Re.1/- credit. Quick Loan amount will be transferred to the beneficiary account post successful validation only.
10. The Quick Loan request will be declined in cases, where the cash limit on the credit card is less than the loan amount requested for at the time of processing the request and the Cardmember agrees not to make any claim against the Bank in this regard.
11. Cardmember can avail a maximum of 1 loan at a time under the Quick Loan Facility at the time of card issuance.
12. Customer's Cash Limit on the card will be blocked to the extent of the Quick-loan amount availed including applicable charges and taxes. The Cash Limit will be released as and when EMI payments are made by the customer. The limit released will be equal to the principal component of the EMI paid.