

Your Name & Address

MOOLE MADHANMOHAN REDDY
NO 12 CSRIE 11
GUAVA GARDEN GROUND FLOOR
5TH BLOCK KORAMANGALA
BANGALORE 560095

To update your email ID & Mobile number call us at
YES touch customer care number 1800 103 1212

Registered Mobile Number

+9188XX7XXX41

Registered Email ID

MADHAN.MXXX@XXXIL.COM

Overview

Statement for YES BANK Card Number 5318XXXXXXXX7653

Statement Period:

21/03/2017 To 20/04/2017

Statement Date:20/04/2017

Total Amount Due:

Rs. 46,549.29

Minimum Amount Due:

Rs. 2,633.49

Due Date:10/05/2017

Credit Limit:

Rs. 1,00,000.00

Available Credit Limit:

Rs. 53,450.71

Cash Limit:

Rs. 30,000.00

Available Cash Limit:

Rs. 21,245.34

Statement Summary

Previous balance:

Rs. 19,481.44 Dr

Current Purchases / Cash
Advance & Other Charges:

Rs. 29,457.59 Dr

Points Earned :

494

Payment & Credits Received:

Rs. 2,389.74 Cr

Important information:

Please pay the total outstanding mentioned in your credit card statement, in full, by the payment due date to avoid interest charges.

Transaction Details

Date	Transaction Description	Amount(INR)	Cr/Dr
20-03-2017	FAVOURITE AUTO SERVICE BANGALORE IND	511.5	Dr
20-03-2017	POS 2 MUMBAI IND	3.75	Cr
21-03-2017	FUEL SURCHARGE WAIVER	12.43	Cr
22-03-2017	ATM Cash Withdrawal BEGURE MAIN RD BANGLORE IND	3000	Dr
22-03-2017	ROYAL TREAT RESTAURANT BANGALORE IND	309	Dr
23-03-2017	CASH ADVANCE FEE	300	Dr
26-03-2017	MAHALAKSHMI FANCY STOR BANGALORE KAR	229	Dr
28-03-2017	KFC RESTAURANTS BANGALORE KAR	401	Dr
29-03-2017	PHD BOMMANAHALLI BANGALORE IND	384	Dr
29-03-2017	HEALTH AND GLOW BANGALORE KAR	490	Dr
29-03-2017	MEGHANA FOODS BANGALORE KAR	605	Dr
29-03-2017	abhibus.com INR abhibus.com IND	601.55	Cr
30-03-2017	ROYAL TREAT RESTAURANT BANGALORE IND	341	Dr
02-04-2017	TONI AND GUY BANGALORE IND	804	Dr
02-04-2017	ZERO MILE PUNJAB BANGALORE IND	462	Dr
02-04-2017	KUSHALS FASHION JEWELL BANGALORE IND	184	Dr
03-04-2017	MALAI MAHADESHWARA AUT Bangalore HQ IND	514.38	Dr
04-04-2017	FUEL SURCHARGE WAIVER	12.5	Cr
05-04-2017	abhibus.com INR abhibus.com IND	750.7	Cr
09-04-2017	PAYMENT RECEIVED - BILLDESK	1000	Cr
11-04-2017	TANDOOR HUT BANGALORE IND	479	Dr
11-04-2017	PTM*IRCTC NOIDA UTT	2163.88	Dr
11-04-2017	PTM*IRCTC NOIDA UTT	1724.98	Dr
12-04-2017	ATM Cash Withdrawal TAVANT TECH INDIA P BANGALORE-UR IND	5000	Dr
12-04-2017	FAVOURITE AUTO SERVICE BANGALORE IND	511.5	Dr
12-04-2017	UDUPI GRAND BANGALORE IND	220	Dr
12-04-2017	HPCL 0.75% Cashless In MUMBAI IND	3.75	Cr
13-04-2017	CASH ADVANCE FEE	300	Dr
13-04-2017	FUEL SURCHARGE WAIVER	5.06	Cr
13-04-2017	FORSTER PHARMA BANGALORE IND	262	Dr
14-04-2017	MC DONALDS BANGALORE KAR	448.73	Dr
15-04-2017	TELERAD RXDX HEALTHCAR BANGALORE IND	4200	Dr
15-04-2017	TELERAD RXDX HEALTHCAR BANGALORE IND	400	Dr
15-04-2017	TELERAD RXDX HEALTHCAR BANGALORE IND	660	Dr
15-04-2017	TELERAD RXDX-WHITEFIEL BANGALORE IND	327	Dr
15-04-2017	COOKIEMAN FOODS INDIA BANGALORE KAR	210	Dr
15-04-2017	SHOPPERS STOP LTD BANGALORE IND	999	Dr
18-04-2017	ROYAL TREAT RESTAURANT BANGALORE KAR	194	Dr
19-04-2017	PH SAPPHIRE FORUMMALL BANGALORE KAR	953	Dr
20-04-2017	FINANCE CHARGES	829.53	Dr
20-04-2017	FINANCE CHARGES	563.3	Dr
20-04-2017	FINANCE CHARGES	154.66	Dr
20-04-2017	SERVICE TAX INCL CESS @ 15%	322.13	Dr

Other Cards

Your Reward Points Summary

Points earned so far	Points earned this month	Points redeemed this month	Points available for redemption
2,988	494	0	3,482

To redeem Your Reward Points from a wide range of options, please visit www.yesrewardz.com/creditcard

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₹750 Discount

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20% Discount



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Upto ₹100 off



15% Discount



25% Discount*



30% Cashback on Food Order



15% Discount



15% Discount



15% Discount

WELLNESS



30% Discount



15% Discount



15% Discount



20% Discount

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Upto 15% Discount (Valid in Mumbai & Delhi)

Selected Offers depicted above. For comprehensive list of offers as well as Terms & Conditions, please visit www.yesbank.in/offers

*Offer is available in select cities & locations.

Terms and conditions apply. These offers are subject to change without any prior intimation. Discounts are available at specific locations, for a complete list of locations, kindly visit www.yesbank.in/offers. YES BANK provides no assurance on the products offered by each partner merchant. YES BANK is also not liable in any manner for any loss/damage/dam whatsoever or whatsoever may arise out of the use of this scheme. Any disputes that may arise out of this offer should be directly be taken up with respective merchant and in full exception to YES BANK.

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FOLLOW US:    

Terms and Conditions

A. FINANCE CHARGES

- 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's account 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 any 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.
- Please note that the Finance charges and other charges are subject to change at the discretion of YES BANK Limited (**YES BANK**)
- Making only the minimum payment every month would result in the repayment stretching over years with consequent interest payment on your outstanding balance.**

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

Date	Transaction	Amount
2nd June	Purchase of Apparel	Rs. 5,000
14th June	Purchase of Grocery	Rs. 1,000
20th June	Statement date	Total Amount Due = Rs 6,000 Minimum Amount Due = Rs 300
10th July	Payment realised on the card account	Rs 1,000 (Credit)
14th July	Purchase of groceries	Rs 1,000
20th July	Statement date	Total Amount Due = Rs 6,338.43 Minimum Amount Due = Rs 316.92

It is assumed that the Cardmember has paid all previous dues in full and does not have any amount outstanding in his/her YES BANK Credit Card account.

Cardmember's statement date is 20th of every month. The following is the list of transactions the Cardmember has done on his/her Card account.

On the statement dated 20th July, the following will reflect as the components of the total amount payable by the Cardmember:

Interest calculated = (outstanding amount x 3.22% pm x 12months x no of days) /365

Interest on Rs 5,000 @ 3.22%pm from 2nd June to 9th July (for 38 days)= Rs 201.14

Interest on Rs 1,000@ 3.22%pm from 14th June to 9th July (i.e. for 26days) = Rs 27.52

Interest on Rs 5,000 @ 3.22%pm from: 10th July to 20th July (i.e. for 11 days) = Rs 58.22

Interest on Rs 1,000 (fresh spends) @3.22%pm from 14th July to 20th July (i.e. for 7 days) = Rs 7.41

a) Total interest of Rs 294.29

b) Service tax@ 14% , Swachh Bharat Cess of 0.5% and Krishi Kalyan Cess 0.5% on the interest amount = Rs 44.14

c) Total Principal amount outstanding= Rs 6,000

(Rs 1000 fresh spend + balance Rs 5,000 outstanding from last month billing period)

Hence Total Amount Due: - (a) + (b) + (c) = Rs. 6,338.43

B. PAYMENT OPTION

- In case Cardmember has a bank account with YES BANK , payment can be made via ATM/NetBanking/Standing Instruction.
- Cardmember can make payment through NEFT from other bank account (use IFSC code YESB0CMSNOC), or through BillDesk facility using other bank's NetBanking account.
- Cardmember can also make payment by dropping the cheque of draft into any of the YES BANK Credit Card drop boxes placed in YES BANK Branches and ATM's. Cheque/draft should be made payable to YES BANK Credit Card Number XXXX XXXX XXXX XXXX
- Cardmember can also make payment through cash in YES BANK Branches. . Please refer schedule of charges for applicable charge(s) for cash payments in Credit Card account.
- Cardmember can login into the below link and initiate payment from their respective Bank's login with 16-digit credit card number. Link: <https://pgi.billdesk.com/pgidsk/pgmerc/ybkcard/index.jsp> (<https://pgi.billdesk.com/pgidsk/pgmerc/ybkcard/index.jsp>)

C. BILLING DISPUTES

Statement Disputes: All the contents of the statement shall be deemed to be correct and accepted if the Cardmember does not inform YES BANK, in writing, of the discrepancies within 60 days from the statement date. On receipt of such information, YES BANK may reverse the charge(s) on temporary basis pending investigation. If on completion of subsequent investigations, the liability of such charges is to the Cardmember's account, the charges shall be reinstated in subsequent statement along with the associated retrieval requests charges. Upon receipt of dispute from the Cardmember, within a maximum period of sixty days, YES BANK will provide necessary documents, wherever applicable and received from the member bank, subject to operating guidelines laid down by the respective network partners.

D. BILLING

YES BANK will send the Cardmember a monthly statement showing the payments credited and the transactions debited to 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. If the balance outstanding is less than Rs.100/- and there is no further transaction pending billing since last statement, no statement will be issued.

E. 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.

F. GRIEVANCE REDRESSAL

If you are not satisfied with our services and/or response given by any of our access channels, you may call us at 1800 103 1212 (Toll free) / 022 - 49350000 or send an email to yesouchcc@yesbank.in. For any escalations, you may contact our principal nodal officer Mr. Ratan Kumar Kesh, at YES BANK Limited, 22nd Floor, IFC, YES BANK Tower, Elphinstone (W), Mumbai – 400013. Email: principal.nodalofficer@yesbank.in, Phone No: 0124-4619044 between 09.30 am to 05.30 pm Monday to Friday.

In the event that you do not receive any response within 1 (One) month from the date you represented your complaint to the above mentioned channels, or if you are dissatisfied with the response provided, you may write to banking ombudsman for an independent review. Please visit the grievance redressal webpage on www.rbi.org.in for details on the Banking Ombudsman scheme.

G. 24*7 YES TOUCH Customer Care

Phone- 1800 103 1212 (Toll free) / 022 - 49350000

Email- yesouchcc@yesbank.in

H.SCHEDULE OF CHARGES

YES PROSPERITY CREDIT CARDS	
Joining Fees	NIL
Annual Membership Fee (First Year and Renewal)	Rewards: Rs 250/- , Rewards Plus: Rs 350/-, Cashback/: Rs 1,000/-, Cashback Plus: Rs 1,500/-, Edge: Rs 1,000 (+Taxes as applicable)(For First year, fee is charged in first statement. For every renewal, Annual Fee is charged in first statement post renewal)
Interest Free Period	Upto 50 days
Minimum Amount Due (MAD)	Minimum of 5% of total payment due as per statement or Rs 200, whichever is higher
Cash Advance Limit	30% of Credit Limit
Add-on Card Fee	No Joining Fee, No Annual Fee (Maximum Upto 3 Add-On Cards can be issued)
Finance Charges on Revolving Credit on Cash advance and/or Overdue amount	For YES BANK Savings and Salary Account Holders- 2.40% per month (i.e 28.80% annualized), Others- 3.22% per month (i.e 38.64% annualized)
Late Payment Charges	For Statement Balance <100; LPC is Nil
	101-500; Rs.100
	501-5,000; Rs.400
	5,001-20,000; Rs.500
	>20,000; Rs.700
Overdue Fee	2.5% of overlimit amount or Rs 500, whichever is higher per instance
Cash Advance Fee	2.5% of amount withdrawn or Rs.300, whichever is higher
Payment Return Charges: Cheques/Auto pay	Rs 350 (Per instance of cheque or Autopay Return)
Reward Redemption Fee	Rs 100 per redemption request
Fuel surcharge Waiver	Valid for Transaction between Rs 400/- to Rs 5,000/- only. Maximum surcharge waiver in a statement cycle (Rewards/Rewards Plus/Cashback/Cashback Plus : Rs 125, For Edge: Rs 250/-)
Re-issue of Lost, Stolen or Damaged Card	Rs 100 (Per reissuance)
Foreign Currency Conversion Charges	For Rewards/Rewards Plus/Cashback/Cashback Plus : 3.40%, For Edge: 3%
Outstation Cheque Processing Fee	Rs. 25 for Cheque Value less than Rs 5,000/-, Rs. 50 for Cheque Value more than Rs. 5,000/-
Duplicate Statement (Statement older than 6 months)	Rs. 100 per statement
Cash deposit at YES BANK--- Branches towards Credit Card repayment	Rs. 100
Railway ticket booking and cancellation surcharge (On Counters)	Rs. 30 +2.5% of the transaction amount
Railway Ticket on IRCTC	1.8% of the transaction amount+ service charge as applicable
Service Tax, Swachh Bharat Cess & Krishi Kalyan Cess	Applicable on all fee and charges (14% Service Tax, and 0.5% Swachh Bharat Cess and 0.5% Krishi Kalyan Cess)