

YES BANK Credit Card Referral Programme - Terms and Conditions

1. Only existing YES BANK Credit Cardmembers are eligible for this offer (YES BANK Online Credit Card Referral Programme is being referred to as the 'offer' in this document).
2. The existing YES BANK Credit Cardmembers (Referrers) become eligible for the offer only upon issuance/set-up of a new YES BANK Credit Card to the persons, who are referred by such YES BANK Credit Cardmembers (hereinafter referred to as "Referees") through the YES BANK Credit Card Online Referral Programme. Participation in the programme is entirely voluntary.
3. Participation in this offer shall be deemed to be acceptance of all the Terms and Conditions governing this offer.
4. Referrer holding one of the below Credit Cards will be awarded 4,000 Reward Points for each successful card set-up of his / her referee. Referrer can earn up to a maximum of 60,000 Reward Points in a calendar year (January - December).
 - YES FIRST Exclusive
 - YES FIRST Preferred
 - YES Premia
 - YES Prosperity Edge
 - YES Prosperity Rewards Plus
 - YES Prosperity Rewards

However, Referrers holding YES Prosperity Cashback Plus and YES Prosperity Cashback Credit Cards shall be eligible for equal cash value of INR 1,000 per successful cards set-up for each referral (capped at INR 15,000 in a calendar year from January to December).

Referrers holding Yes Private Credit Card shall be awarded 1,000 Reward Points for each successful card set-up of his / her referee and can earn up to a maximum of 15,000 Reward Points in a calendar year (January – December).

5. Referee holding one of the below Credit Cards will be awarded bonus 2,000 Reward Points on first retail transaction using their YES BANK Credit Card within first 30 days of cards set-up date.

- YES FIRST Exclusive
- YES FIRST Preferred
- YES Premia
- YES Prosperity Edge
- YES Prosperity Rewards Plus
- YES Prosperity Rewards

However, Referees holding YES Prosperity Cashback Plus and YES Prosperity Cashback Credit Cards shall be eligible for equal cash value of INR 250 on first retail transaction within first 30 days of cards setup date.

6. 4,000 Reward Points for each successful card set-up for referral will be credited into Referrer's Credit Card account within 90 days of successful card set up (capped at 60,000 Reward Points in calendar year).

For YES Prosperity Cashback Plus and YES Prosperity Cashback Credit Cardmembers, equivalent cash value of INR 1,000 shall be credited into Referrer's Credit Card account for each successful card set-up within 90 days (Capped at INR 15,000 in calendar year).

For Yes Private Credit Cardmembers, 1,000 Reward Points for each successful card set-up for referral will be credited into Referrer's Credit Card account within 90 days of successful card set up (capped at 15,000 Reward Points in calendar year).

7. The Reward Points will be credited into Referee's Credit Card account within 90 days of first transaction, if made within first 30 days of card set-up date.

For YES Prosperity Cashback Plus and YES Prosperity Cashback Credit Cardmembers, equivalent cash value of INR 250 shall be credited into Referee's Credit Card account within 90 days of first transaction if made within first 30 days of card set-up date.

8. Successful referral means successful primary card set-up in system. Add-on cards are excluded from YES BANK Credit Card Referral Programme.
9. Value of 1 Reward Point = INR 0.25. User can log into www.yesrewardz.com/creditcard to redeem these against handpicked items. Reward Points earned on YES BANK Credit Cards never expire.
10. This offer is valid on following successful cards setup for Referee(s)-
 - YES FIRST Exclusive Credit Card
 - YES FIRST Preferred Credit Card
 - YES Premia Credit Card
 - YES Prosperity Edge Credit Card
 - YES Prosperity Rewards Plus Credit Card
 - YES Prosperity Rewards Credit Card
 - YES Prosperity Cashback Plus Credit Card
 - YES Prosperity Cashback Credit Card
11. To participate in the offer, Referrer will first have to register and provide his /her details as asked in the online registration form. If any information is found to be incorrect / not matching as per the records available with the bank, Referrer shall not be eligible for the benefit defined under this programme. Referrer will be required to provide details of Referees in the prescribed referral form on the YES BANK website. The Referee has to be Resident Indian.
12. Once the Referee details are submitted into the system, the referee shall receive an email with a link to apply online. Incomplete references will not be considered for the offer.

13. In case same person is referred by more than one Referrer, Referee will receive invitation mail from each Referrer. Referee may choose to apply using any invitation email and the corresponding Referrer shall receive the Reward Points.
14. This offer is applicable only for referrals made through YES BANK's Credit Cards Online Referral Programme and any existing customer who refers outside of this programme or through any other channels will not be eligible for this benefit / offer.
15. YES BANK Credit Cards are being sourced in defined list of cities which may change at any given point in time.
16. Age of the referee should be between 21 to 60 years.
17. YES BANK employees cannot be referred under the referral programme.
18. This offer cannot be combined with any other offers. The offer cannot be transferred or assigned to any other person.
19. YES BANK Referral Programme is an online offer. All referrers and referees eligible for bonus points should have applied through online referral platform only.
20. Issuance of Credit Cards and the eligibility criteria shall be at the sole discretion of YES BANK and is subject to internal policies. The decision of YES BANK shall be final with regard to the issuance of the Cards and also on the terms of this offer. YES BANK reserves the right to, without liability or prejudice to any of its other rights, at any time, without previous notice and from time to time, withdraw/suspend/amend/cancel this Referral Programme, with or without any reason.
21. YES BANK has the sole discretion to change, suspend or modify the Referral Programme or these Terms and Conditions at any time without prior notice, at its sole discretion.
22. The customers shall not hold YES BANK, its group entities, or affiliates, their respective directors, officers, employees, agents, vendors, responsible for or liable for, any actions, claims, demands, losses,

damages, costs, charges and expenses which an entrant/customer claims to have suffered, sustained or incurred, or claims to suffer, sustain or incur, by way of and/or on account of the Referral Programme.

23. All referrers hereby declare that they have obtained due consent from referees to refer their contact details to YES BANK Limited and that YES BANK Limited, may contact them to offer its range of banking services and products. Referrers shall be responsible to YES BANK Limited, for any losses or claims that may be occasioned upon YES BANK Limited, in the event that this declaration is found to be untrue.
24. All customers must agree to the Terms and Conditions at the time they apply for the Credit Card. The terms & conditions of this offer shall be in addition, and not in substitution / derogation to, the Rules & Regulations governing the use of the YES BANK Credit Cards and/or the YES BANK websites. By applying for Credit Cards through this Referral Programme, the Customers shall be deemed to have agreed to be bound by the Terms and Conditions governing the YES Bank Credit Cards and/or the YES Bank websites.
25. The Terms & Conditions shall be governed by the Laws of India.
26. Any dispute arising out of this offer shall be subject to the exclusive jurisdiction of competent courts in Mumbai.
27. This Referral Programme is subject to applicable law and regulations and would be modified / discontinued based on the prevailing law / Regulation at any point of time and the Bank shall not be under any liability or obligation or continue with the Programme till such time the terms are modified as per the prevailing/ amended law at that point of time. If this Programme cannot be continued without fully complying with all the applicable laws, this Programme shall be deemed to be terminated forthwith from the date when such law restricting / prohibiting the Programme comes into force.