

Important update regarding your Credit Card charges

We wish to inform you about the following changes related to your YES BANK Credit Card, **effective from 1st April 2026**:

1. Utility & Service transaction fee:

- a. Utility transaction fee will now appear as Utility & Service transaction fee in your monthly credit card statement.
- b. The qualifying threshold amount for the fee to be levied has been relaxed, as given below:

Category	Existing threshold	Threshold effective from 1 st April'26 onwards
YES Private	INR 50,000	INR 1,00,000
MARQUEE/RESERV	INR 25,000	INR 50,000
Other retail credit cards	INR 15,000	INR 25,000

Fee definition remains unchanged. For corresponding MCC, please refer to the appendix.

2. Transportation fee:

- a. Tolls/bridge transaction fee will now appear as Transportation fee in your monthly credit card statement.
- b. The qualifying threshold amount for the fee to be levied has been relaxed, as given below:

Category	Existing threshold	Threshold effective from 1 st April'26 onwards
YES Private/ MARQUEE/RESERV	INR 50,000	INR 75,000
Other retail credit cards	INR 25,000	INR 50,000

Fee definition remains unchanged. For corresponding MCC, please refer to the appendix.

3. Wallet fee:

- a. No fee will be levied on transactions upto amount of INR 2,000 when loading funds onto third-party wallets.
- b. 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.
- c. Maximum fee that can be levied on any single transaction is INR 5,000.

The applicable list of MCCs is not exhaustive and is only indicative in nature with reference to restricted categories and is subject to revision. For corresponding MCC, please refer to the appendix.

For any query or assistance, please feel free to reach out to us through our [customer care](#). [Click here](#) to download the MITC.

Thank you for banking with YES BANK.

Sincerely,
YES BANK

Appendix

MCC Table:

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

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.