

## Important update regarding your Credit Card Charges and Features

Dear Customer,

We wish to inform you that **effective 15<sup>th</sup> June 2026**, the following changes will be applicable to your YES BANK Credit Card:

1. **Cash Advance Fee:** A transaction fee of 2.5% of the amount withdrawn or INR 650, whichever is higher, will be levied on Cash Withdrawals. This fee is not applicable to any Virtual RuPay Credit Card.
2. **Auto-Debit Failure Charges:** A transaction fee of 2.5% of the auto-debit amount or INR 500, whichever is higher, will be levied post auto-debit attempts (per instance of auto-debit failure/return). Charges are capped at INR 5000 per customer per statement.
3. **Cash Deposit Fee:** A fee of INR 500 will be levied on cash deposits at YES BANK branches towards Credit Card repayment, if the deposit amount is greater than or equal to INR 1000.
4. **Cheque Deposit Fee:** A fee of INR 250 will be levied on cheque deposits towards Credit Card repayment, if the deposit amount is greater than or equal to INR 1000.
5. **Card Re-issuance Fee:** A fee of INR 199 will be charged for card reissuance in the event it is lost, stolen or damaged. The fee is charged per replacement request. The fee is not applicable on any Virtual RuPay card. This revised fee is only applicable to plastic cards. The re-issuance fee remains the same for BYOC Eco-friendly and Metal cards.
6. **Forex Mark-up Fee:** Fees will be revised for the following cards as per the following table

Card Variants	Forex Mark-up Fee
YES First Preferred, YES First Business	2.00%
Elite+, YES Prosperity Business	3.00%
ACE, FinBooster, Select, Klick, RuPay Virtual UPI Card, ANQ Phi, YES Prosperity Rewards, YES Prosperity Cashback, YES Prosperity Cashback Plus	3.50%

7. **Fuel Surcharge Waiver:** The transaction range to qualify for Fuel Surcharge Waiver will be changed for the following cards as per the following table. Other conditions for fuel surcharge waiver including maximum cap remain the same.

Card Variants	Transaction Range for Surcharge Waiver
ACE, FinBooster, Select, BYOC, Wellness, Wellness Plus, Klick, RuPay Virtual UPI Card, ANQ Phi, YES EMI Card, YES Prosperity Rewards, YES Prosperity Cashback, YES Prosperity Cashback Plus	INR 500 – INR 3000
Elite+	INR 500 – INR 4000
YES First Preferred, YES First Business, YES Prosperity Business	INR 500 – INR 5000

8. **Rewards Program:** Credit Card transactions done on the following Merchant Categories will not earn any Reward Points.

Category	Merchant Category Codes (MCCs)
Insurance	6300, 6381
Education	8211, 8220, 8249, 8299, 8241, 8244, 7911
Railways	4112, 4011
Toll	4784
Ferry	4111
Jewellery	5944

This is applicable for the following cards mentioned:

YES First Preferred, Elite+, ACE, FinBooster, Select, YES Prosperity Rewards, BYOC (with Rewards benefit), Wellness, Wellness Plus, Klick, RuPay Virtual UPI Card

**Please Note:**

- **GST will be applicable on all the fees mentioned above.**
- **Transactions belonging to any fee category are identified by their corresponding Merchant Category Codes (MCCs).**
- **The MCCs 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.**
- **For detailed illustrations of the above changes, please refer to the appendix.**

For any query or assistance, [click here to contact us](#).

Alternatively, you may also email us at [yestouchcc@yes.bank.in](mailto:yestouchcc@yes.bank.in)

[Click here](#) to download the MITC.

Thank you for banking with YES BANK.

Sincerely,  
**YES BANK**



## Appendix

### 1. Cash Advance Fee:

#### Illustration 1-

Cash Withdrawal Amount = INR 15000

2.5% of INR 15000 = INR 375

As this is lower than INR 650,

Cash Advance Fee levied = INR 650

#### Illustration 2-

Cash Withdrawal Amount = INR 30000

2.5% of INR 30000 = INR 750

As this is higher than INR 650,

Cash Advance Fee levied = INR 750

### 2. Auto-Debit Failure Charges:

#### Illustration 1-

Auto-Debit Amount = INR 15000

2.5% of INR 15000 = INR 375

As this is lower than INR 500,

Auto-Debit Failure Charge = INR 500

#### Illustration 2-

Auto-Debit Amount = INR 30000

2.5% of INR 30000 = INR 750

As this is higher than INR 500,

Auto-Debit Failure Charge = INR 750

### 3. Fuel Surcharge Waiver:

#### Illustration-

Card: Elite+

Transaction Range Applicable: INR 500 - INR 4000

Fuel Transaction 1 = INR 2000

As this falls within the above range, fuel surcharge waiver is applicable.

Fuel Transaction 2 = INR 5000

As this does not fall within the above range, fuel surcharge waiver is not applicable.

Note - For other variants, the corresponding range will be applicable.

