

YES BANK Digi Pro League

Digital Banking Contest for YES BANK Customers

YES BANK is running contest from 10 May 2021 to 6 June 2021 ("Contest Period") - Digi Pro League a digital contest that is run on YES BANK Digital channels for YES BANK customers holding Individual Savings / Current Account ("Customers")

Details of the Contest is as mentioned below ("Contest"):-

CONTEST STRUCTURE

- Customer can Score Runs as per the below given criteria on every unique registration and select transactions on YES ONLINE, YES Mobile app, WhatsApp Banking, YES ROBOT, Debit Card & ATM usage.
- Customer can score maximum runs by doing multiple transactions during the campaign period.

CRITERIA TO SCORE RUNS

| Channel | Transaction Type | Eligibility | Score |
|--|--|--|-------|
| YES ONLINE (Internet Banking) | Registered on YES Online | New registration in campaign period | 6 |
| | Bill Pay/Recharge | Utility bill Payment/ any other bill payment or Recharge | 4 |
| | Standing Instruction | For each new monthly auto pay in Bill Payment and at least 1 SI executed before 30 June 2021 | 6 |
| | Wealth Management System | Open MF Account online | 4 |
| | Online payment/External Payment Interface | Successful Online payment/External Payment Interface (not cancelled/refunded within 30 days) | 3 |
| | Form15G/H | On each Successful transaction | 1 |
| | CASA Account Statement | Only once on more than 1 Successful transaction in campaign period | 1 |
| | Debit Card PIN change | On each Successful transaction | 1 |
| | Nominee Request | On each Successful transaction | 1 |
| | Consolidated email statement | Only once on more than 1 Successful transaction in campaign period | 1 |
| YES MOBILE (Mobile Banking) | Registered on YES Mobile | New registration in campaign period | 6 |
| | Bill Pay/Recharge | Utility bill Payment/ any other bill payment or Recharge | 4 |
| YES ROBOT (Chatbot) | Registered on YES Robot | First time login to YES ROBOT using CUST Id , phone number or Credit Card details | 6 |



| | Overdraft against Fixed Deposit | Each successful transaction of Overdraft against Fixed Deposit | 4 |
|---------------------|---|---|---|
| | Bill Pay/Recharge | Utility bill Payment/ any other bill payment or Recharge | 4 |
| | PAN Updation | Only once on more than 1 Successful transaction in campaign period | 1 |
| | Email Updation | Only once on more than 1 Successful transaction in campaign period | 1 |
| | Order Cheque book request | Only once on more than 1 Successful transaction in campaign period | 1 |
| | Update Nominee | On each Successful transaction | 1 |
| WhatsApp Banking | Registered on WhatsApp | First Time login . OTP authentication completion to be considered for points | 6 |
| | Overdraft against Fixed Deposit | Each successful transaction of Overdraft against Fixed Deposit | 4 |
| | PAN Updation | Only once on more than 1 Successful transaction in campaign period | 1 |
| | Email Updation | Only once on more than 1 Successful transaction in campaign period | 1 |
| | Order Cheque book request | Only once on more than 1 Successful transaction in campaign period | 1 |
| | Check Balance | Only once on more than 1 Successful transaction in campaign period | 1 |
| | Check Recent Transactions | Only once on more than 1 Successful transaction in campaign period | 1 |
| | Credit Card Services – Unbilled transaction | Only once on more than 1 Successful transaction in campaign period | 1 |
| | Credit Card Services - Summary | Only once on more than 1 Successful transaction in campaign period | 1 |
| Debit Card | New customers - First Transaction | First Successful Transaction on Point of Sale or ECOM | 6 |
| | Transaction on POS or Ecom(Minimum value 1000) | Every successful transaction of minimum amount of Rs.1000 on Point of sale or E-COM | 2 |
| | Every 5th transaction | Every 5th Successful transactions on Point of Sale/E-com will be considered of any amount | 2 |
| ATM | Cash withdrawal on YES BANK ATM | Successful cash withdrawal on YES BANK ATM using YES BANK Debit Card | 2 |
| | Cash deposit | Successful cash deposit on YES BANK BNA\CRM | 2 |



> Results

Results of the Contest will be announced within 90 working days of commencement of the Contest.

> Rewards

Based on the runs scored by the Customer the Rewards will be issued to the Customer as per the below details:-

- Man of the Series iPhone 12 Pro Max(256 GB)
 - Customer with highest cumulative runs during the campaign period + Active on all channels.
 - Eligibility: Score greater than >100 runs in the campaign period and active on all channels.
- Top Scorer of Tournament iPhone 12 (64 GB)
 - Customer with highest cumulative runs during the campaign period
 - Eligibility: Score greater than >100 runs in the campaign period
- Channel Champion Dell Inspiron Laptop
 - Customer with highest runs in one channel (YES ONLINE/YES Mobile/WhatsApp Banking/ YES Robot/Debit Card) during campaign period
 - Eligibility: Score greater than >50 runs in the campaign period
- * Top Scorer of the Week Mi LED TV
 - Customer with highest cumulative runs per week during campaign period
 - Weeks considered for the Campaign eligibility will be 10 16 May 21, 17 23 May 21, 24
 30 May 21, 31 May 6 June 21 (Both days included "Weekly Campaign Period")
 - Eligibility: Score greater than >50 runs in a Week
- ***** Top Scorer of the day Amazon voucher worth INR 2000
 - Customer with highest cumulative runs per day during campaign period **Eligibility: Score greater than > 10 runs in a day**

The Contest shall be subject to the below mentioned terms and conditions: -

- a) The Customer shall meet the below eligibility to receive Rewards under this Contest :
 - i) This Contest is valid only for YES BANK's individual saving and current account holders. Primary account holder will be eligible for reward under this contest.
 - ii) This Contest is only valid to Customers who receive this Contest communication from YES BANK
 - iii) The Contest is valid for transactions listed in the '**Criteria to score runs'** table and shall not be valid for Debit Card transactions made for:
 - Payment of Premium for Insurance/Mediclaim etc.
 - Payment of Credit cards directly or through any other application.
 - Topping up of Payment Wallets.
 - Transactions of Mutual Funds/Securities or any other Financial Products.



- Purchase of Gold / Silver / Diamonds.
- Transactions made in foreign currency
- Transactions done on fuel spends
- Debit Card Transactions done on fuel spends (MCCs: 5541, 5542), insurance services (MCCs: 5960, 6300), foreign currency (MCC: 6051) and mutual funds (MCCs: 6211, 6012) will not be considered.
- b) Any score earned on the disputed transactions, sale reversals or credits will not be considered for availing benefits of the Contest.
- c) The participation of the Customer in this Contest is entirely voluntary and it is understood, that the participation by the Customer shall be deemed to have been made on a voluntary basis.
- d) These Terms & Conditions shall be in addition to and not in substitution / derogation to the Terms and Conditions governing the Account / Primary Terms and Conditions. All capitalized terms used but not defined herein shall have the respective meanings ascribed to it in the Terms and Conditions applicable to the Account / Primary Terms and Condition
- e) Participation in this Contest shall be deemed to be acceptance of all the terms and conditions governing the Contest. YES BANK reserves the right to modify/ change all or any of the terms applicable to the Contest without assigning any reasons or without any prior intimation, whatsoever.
- f) YES Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of the use of or otherwise of any goods/ services availed of by the Account holder under the Contest.
- g) YES Bank also reserves the right to discontinue this Contest without assigning any reasons or without any prior intimation, whatsoever.
- h) This Contest is independent of and not to be combined with any other contest of YES Bank.
- i) Nothing herein shall be treated as a commitment by YES Bank to conduct further, similar or other schemes in the future.
- j) No queries shall be entertained after 120 Days from Contest commencement. The existence of a dispute, if any, regarding the Contest shall in no event constitute a claim against YES BANK
- k) The eligibility of the Customer for the Contest shall be decided at sole discretion of the YES BANK



- 1) Any Account or card cancellations, closure or foreclosure, before or during the Contest Period will amount to cancellation of the Contest for such Customer.
- m) In all matters relating to the Contest and providing benefits of the Contest, the decision of YES BANK shall be final and binding in all respects.
- n) YES Bank shall have the absolute discretion to postpone Rewards for a reasonable period in the event of unforeseen circumstances, including but not limited to any delay arising from system issues.
- o) The Amazon voucher is being provided exclusively by Merchant or third party vendor and shall be subject to their terms and conditions and YES BANK will not be responsible for any claims/ damages of the eligible card holder in case of deficiencies in the voucher Contest or the services of the Vendor. YES BANK shall also not be liable for, cancelling and abandoning of the Contest by the Vendor.
- p) This offer is not applicable for YES BANK employees.