

Privacy Policy

Privacy Promise for Our Customers:

When you visit this web site YES BANK may collect personal information about you, either directly (where you are asked to provide the information) or indirectly. While information is the cornerstone of our ability to provide superior service, our most important asset is our customers' trust. Keeping customer information secure, and using it only as our customers would want us to, is a top priority for all of us at YES BANK. Hence, YES BANK will only use these personal data in accordance with the purposes set forth in this Privacy Statement and is committed to safeguarding the personal information collected. Here then, is our promise to our individual customers:

- We will safeguard, according to strict standards of security and confidentiality, any information our customers share with us.
- We will limit the collection and use of customer information to the minimum required to deliver superior service to our customers, which includes advising our customers about our products, services and other opportunities, and to administer our business.
- We will permit only authorized employees, who are trained in the proper handling of customer information, to have access to that information. Employees who violate our Privacy Promise will be subject to our normal disciplinary process.
- We will not reveal customer information to any external organization unless we have previously informed the customer in disclosures or agreements, or authorized by the customer, or are required by law. YES BANK disclaims any liability arising from use or disclosure of information to any external organization.
- We will always maintain control over the confidentiality of our customer information. We may, however, facilitate relevant offers from reputable companies. These companies are not permitted to retain any customer information unless the customer has specifically expressed interest in their products or services.
- We will inform customers at least once annually, how they may remove their names from marketing lists. At any time, customers can contact us to remove their names from such lists.
- Whenever we hire other organizations to provide support services, we will require them to conform to our policy standards and to allow us to audit them for compliance.
- For purposes of credit reporting, verification and risk management, we will exchange information about our customers with reputable reference sources and clearinghouse services.
- We will not use or share - internally or externally - personally identifiable medical information for any purpose other than the underwriting or administration of a customer's policy, claim or account, or as disclosed to the customer when the information is collected, or to which the customer consents.
- We will attempt to keep customer files complete, up to date, and accurate. We will inform customers how and where to conveniently access their account information (except when we are prohibited by law), and how to notify us about errors which we will promptly correct.
- We will continuously assess ourselves to ensure that customer privacy is respected.

Internet Privacy Policy

Personally Identifiable Information ("Information") means information that is collected through web site operated by YES BANK ("we" or "us") and how it may later be disclosed. YES BANK endeavors to safeguard and ensure the security of the information provided by the Customer. YES BANK uses 128-bit encryption, for the transmission of the information, which is currently the permitted level of encryption in India. When the information provided by the Customers is not transmitted through this encryption, the Customers' system (if configured accordingly) will display an appropriate message ensuring the best level of secrecy for the Customers' information.

The Customer would be required to cooperate with YES BANK in order to ensure the security of the information, and it is recommended that the Customers necessarily choose their passwords carefully such that no unauthorized access is made by a third party. To make the password complex and difficult for others to guess, the Customers should use combination of alphabets, numbers and special characters (like !, @, #, \$ etc.). The Customers should undertake not to disclose their password to anyone or keep any written or other record of the password such that a third party could access it.

You can visit a web site and find out about YES BANK products and services and use value-added services that may be available without giving us any Information about yourself. If you must register at a web site to use one of its features or are interested in being contacted by YES BANK about its products and/or services, you may input Information about yourself at the web site. Where available, you may update your contact Information online. Otherwise, you will need to contact YES BANK at the telephone number provided in order to do so. Any Information you provide to us will be handled in accordance with the "YES BANK Privacy Promise for Customers."

Non-customers who receive promotional e-mail messages about YES BANK products and services may elect to not receive ('opt out' of) further messages. If you opt out from receiving these e-mail messages, we will retain your e-mail address solely for the purposes of honoring your request.

Purposes of processing

YES BANK respects the privacy of your personal information. Any personal information provided by you to YES BANK through this website will be used solely for the purpose of providing you with the services you have requested at this website and for other related purposes including improving the design and marketing of our range of services and related products for customer use, updating and enhancing YES BANK's records, development of web statistics, understanding your financial needs, advising you of other products and services which may be of interest to you and for fraud prevention purposes. The information you provide will be used to contact you when necessary, e.g. to notify you about functionality changes to the web site and to offer services that you may find helpful (provided you have not opted out to receive such services).

If you are providing your details in connection with an application for employment, please refer to our "Data Protection and Privacy Statement - Job Applicants" which will be displayed when you apply (see our 'Careers' page). This Policy will not alter or affect any information otherwise provided by you to YES BANK.

Other than to those individuals and entities listed below who are under a duty of confidentiality to YES BANK, your details will not be revealed by YES BANK to any external body, unless YES

BANK has your permission, or is under a legal obligation or to protect and defend YES BANK's or its Affiliates/ Members/ Constituents/ Other persons rights, interests or property or to enforce the terms and conditions of the products or services or any other duty to do so. The information provided by you at this website may be disclosed by YES BANK to:

1. Other Companies in the YES BANK Group
2. Regulators
3. Lawyers
4. External Auditors
5. Third Party Service Providers

The Customer authorizes YES BANK to exchange, share, part with all information related to the details and transaction history of the Customers to its group companies / banks / financial institutions / credit bureaus / agencies/participation in any telecommunication or electronic clearing network/ banking, credit cards, consumer finance, insurance and securities or as may be required by law, customary practice, credit reporting, statistical analysis and credit scoring, verification or risk management.

The Customer further authorizes YES BANK to disclose personal information about you to the following types of non-affiliated third parties: (1) Financial services providers, such as companies engaged in banking, credit cards, consumer finance, securities, and insurance, and (2) Non-financial companies, such as companies engaged in direct marketing and the selling of consumer products and services etc.

YES BANK disclaims any liability for any damage or loss suffered by the Customer as a result of sharing of information with any of the parties as mentioned above.

Data Retention

Data provided by you is retained as long as the purpose for which the data was collected continues. The data is then destroyed unless its retention is required to satisfy legal, regulatory or accounting requirements or to protect YES BANK's interests. As a general rule, the maximum retention period is 8 years.

Cookies

YES BANK may gather and analyze information regarding usage of this web site, including domain name, the number of hits, the pages visited, previous/subsequent sites visited and length of user session. This information may be gathered by using a cookie. A cookie is a small piece of information that a website stores on your computer's hard drive that can later be retrieved and read only by the same site. We may use cookies to:

1. Allow us to recognize the PC you are using when you return to our web site so that we can understand your interest in our website and tailor its content and advertisements to match your interests and to enhance your online experience (This type of cookie may be stored permanently on your PC but does not contain any information that can identify you personally);
2. Identify you after you have logged in by storing a temporary reference number in the cookie so that our web server can conduct a dialogue with you while simultaneously dealing with other customers. (Your browser keeps this type of cookie until you log off or

close down your browser when these types of cookie are normally deleted. No other information is stored in this type of cookie.);

3. Allow you to carry information across pages of our site and avoid having to re-enter that information;
4. Allow you access to stored information if you register for any of our on-line services;
5. Enable us to produce statistical information (anonymous) e.g. track the number of visitors to our website, which helps us to improve the structure and content of our web site;
6. Enable us to evaluate the effectiveness of our advertising and promotions.
7. Enable us to present rotating information to you at our site.

Cookies do not enable us to gather personal information about you unless you give the information to our server. Most Internet browser software allows the blocking of all cookies or enables you to receive a warning before a cookie is stored. For further information, please refer to your Internet browser software instructions or help screen. Alternatively, information on deleting or controlling cookies is available at www.allaboutcookies.org

Internet Communications

In order to maintain the security of our systems, protect our staff, record transactions, and, in certain circumstances, to prevent and detect crime or unauthorized activities, YES BANK reserves the right to monitor all Internet communications including web and email traffic into and out of its domains.

Sensitive Data

YES BANK does not seek to collect sensitive personal data (such as data revealing political opinions, religious beliefs or data concerning health or sex life) through this site. If YES BANK does seek to collect such data, your prior consent hereto will be asked. Please note that, by providing YES BANK with unsolicited sensitive personal data you consent to our using those data as described above.

Third party sites

Please note that this Privacy Statement does not extend to third party sites linked to this web site.

Customer Obligations

The Customers shall not disclose to any other person, in any manner whatsoever, any information relating to YES BANK or its group companies of a confidential nature obtained in the course of availing the services through the website. Failure to comply with this obligation shall be deemed a serious breach of the terms herein and shall entitle YES BANK or its group companies to terminate the services, without prejudice to any damages, to which the customer may be entitled otherwise.

Your Rights and How to Contact Us

If you wish to review Information provided on online applications, you can contact us to request a copy of the personal account information you provided through our customer service numbers. YES BANK may charge a fee for certain Information that is requested. It may also be

possible for Customers to review and change contact information such as address, phone and e-mail information by signing on and updating their personal profile. To protect your privacy, proof of identity or other authentication is required any time you contact us. If you wish to access or correct or delete any of your personal data held by us, or if you have any questions concerning our Privacy Statement please contact the relevant YES BANK Data Protection representative via yestouch@yesbank.in or our toll free number 1800 -2000 (for calls from India) and for calls from outside India you may call on 91 22 30993600

Contacting You

In providing your telephone, facsimile number, postal and e-mail address or similar details, you agree that YES BANK may contact you by these methods to keep you informed about YES BANK products and services or for any other reason. If you prefer not to be kept informed of YES BANK products and services, please contact fill in your details on YES BANK's website on URL: http://www.yesbank.in/index.jsp?navigationUrl=DontCallRegistry_Oprhan

Sources of Information

The Information we collect about you comes from the following sources:

1. Information we receive from you on applications or other forms, such as your name, address, and telephone number,
2. Information about your transactions with us, our affiliates, or non-affiliated third parties, such as your account balances, payment history, and account activity,
3. Information we receive from a Customer reporting agency such as your credit bureau reports and other information relating to your creditworthiness, and
4. Information we receive about you from other sources, such as your employer and other third parties.

Disclaimer for data on third party website

At your request, we will now be providing you access to a third party site which is not owned, controlled or endorsed by YES BANK Ltd. Such information is provided only for the convenience of the customers and does not amount to an offer, advertisement, invitation or promotion of any product or services of YES BANK Limited or any third parties and is not intended to create any right or obligations against us. YES BANK Ltd shall not be responsible and / or liable nor does YES BANK Ltd guarantee and / or undertake any liability or responsibility for the details, accuracy, completeness or correct sequence of any content or information provided in the linked third party site, including the genuineness or quality of the third party web site. We advice you that the third party website is not owned or controlled by YES BANK Limited and usage of the contents posted therein are subject to the terms, conditions and disclaimers posted in the third party web site. We request you to read the terms, conditions and disclaimers of such third party website before accessing services or products offered by such third party website. The use of any service, products or information hosted in the third party website is at your sole risk and discretion. Neither YES BANK Ltd nor any of its directors, employees, officers and / or agents shall be liable for any direct, indirect, incidental, special or consequential loss or damages (including, without limitation for loss of profit, business opportunity or loss of goodwill) whatsoever, whether in contract, tort, misrepresentation or

otherwise arising from the use of the linked third party site. The information available on the website is subject to change, updation, revision, verification and amendment without notice and such information may change materially.

Amendments

YES BANK reserves the right to amend sections of its prevailing Privacy Statement at any time and will place any such amendments on this website. Please check this statement from time to time for any changes. The effective date of this policy, as stated below, indicates the last time this policy was revised or materially changed. Checking the effective date below allows you to determine whether there have been changes since the last time you reviewed the policy.

Effective Date

This policy was last modified on February 22, 2012

This Privacy Statement is not intended to, nor does it, create any contractual rights whatsoever or any other legal rights, nor does it create any obligations on YES BANK in respect of any other party or on behalf of any party.