

**Mutual Fund Commissions Disclosure:**

As per SEBI circular: SEBI/IMD/CIR No. 4/ 168230/09, following are the details of the comparative commission earned by YES Bank from various fund-houses, whose products are being distributed:

Commissions Disclosure w.e.f April 2019		
Fund Schemes	T30 Cities	B30 Cities
	Trail	Trail
<b>Equity Schemes</b>		
Equity	0.50% to 1.50%	0.50% to 3.00%
ELSS	0.75% to 1.50%	0.75% to 3.00%
<b>Hybrid Schemes</b>		
Hybrid Fund	0.50% to 1.50%	0.50% to 3.00%
Arbitrage Fund	0.35% to 0.60%	0.35% to 0.60%
Asset Allocation Fund	0.15% to 1.50%	0.65% to 3.00%
<b>Debt Schemes</b>		
Low/Medium/Long Duration Fund	0.25% to 1.10%	0.25% to 1.10%
Bond Funds	0.05% to 1.00%	0.10% to 1.00%
Gilt Fund	0.50% to 0.90%	0.50% to 1.25%
Liquid/Overnight/ Money Market Fund	0.02% to 0.10%	0.02% to 0.10%
Floater Fund	0.05% to 1.05%	0.05% to 1.05%
<b>Solution Oriented Schemes</b>		
Retirement Fund	0.80% to 1.50%	0.80% to 3.00%
Children's Fund	0.70% to 1.40%	0.70% to 2.90%
<b>Others Schemes</b>		
Index Funds/ ETFs	0.04% to 0.50%	0.04% to 0.50%
FoFs (Overseas/ Domestic)	0.10% to 1.00%	0.10% to 2.00%

The above mentioned rates are indicative rates and the same will be updated from time to time upon receipt of actual rates from respective Asset Management Companies ("AMCs"). Further, the rates are subject to change without any prior consent and at the sole discretion of YES Bank basis its arrangement with the respective AMCs.

**Transaction Charges:**

YES Bank has **Opted Out** of transaction charges for all Mutual Fund schemes. Hence no transaction charges will be levied on purchases of any Mutual Fund products. Consequently, the respective AMCs will issue Mutual Fund units equivalent to the full subscription amount to the investors.

**Mutual Funds Important Information:**

- 1) Mutual Fund investments are subject to market risk. Please read the offer document carefully before investing. Please also take note of risks highlighted about the product in the offer document and due caution should be exercised (including if necessary, obtaining of advice of tax/ legal/ accounting/financial/ other professionals) prior to taking any decision, acting or omitting, to act on the basis of the information contained therein.
  - 2) YES Bank is acting merely as a distributor of third parties for mutual funds and any investment in such third party products/services shall constitute a contract between the investor and the third party. YES Bank shall not be liable or responsible for any loss resulting from third party's products/services. The products, services and benefits referred to herein are subject to the terms and conditions governing them as specified by YES Bank / third party from time to time.
  - 3) YES Bank is distributor of Mutual Funds, the transactions are done on "Execution only" basis unless otherwise agreed between YES Bank and customer.
  - 4) Investor shall be responsible to ensure that the mutual fund application form is complete and all details as required are duly filled in. YES Bank is not liable for any consequence in case any of the particulars provided are false, incorrect or incomplete.
  - 5) In the event investor gives direct instruction to the AMCs or their agents, YES Bank may not be held /responsible in this regard for any reason whatsoever.
- Brokerages are subject to claw back.
  - All Brokerages are subject to GST.
  - YES Bank is a distributor of mutual funds. YES Mutual Fund is one of the mutual fund houses whose products are distributed by YES Bank wherein YES Asset Management Company Limited is one of the companies under the common control of the Promoters YES BANK LTD.