



CARDADDA

YES BANK

YES Bank POP-Club

LIFETIME FREE

ANNUAL FEE

₹0

Fees & charges

Joining fee	₹0
Annual / renewal fee	Currently ₹0 under a limited-time "Lifetime Free" offer; ₹399 + GST standard renewal fee otherwise
Fee waiver	Crossing ₹1.5L annual spend in a card-anniversary year waives the ₹399 fee (non-promotional cards) and earns 1,500 bonus POPcoins either way

Why this card

- 10 POPcoins per ₹100 spent online, 2 POPcoins per ₹100 on all other spends (₹100 minimum transaction to earn)
- POPcoins redeem at up to ₹1 each, credited after your monthly statement generates, and expire 365 days after being credited
- No POPcoins on fuel, rent, wallet loads, utility, insurance, government, education or EMI-converted spends
- 1% fuel surcharge waiver, capped at ₹100 per statement cycle, on ₹1,000–₹3,500 transactions (reduced from a ₹300 cap on ₹400–₹5,000 transactions before 1 June 2026)
- Partner-brand rewards at Blinkit, Rapido, PharmEasy, Zomato, cult.fit and Cleartrip via the POP app

Card names, fees and figures shown are illustrative; verify current terms with YES Bank directly before applying. Cardadda — Verified 9 Sep 2026.