

Type of fees	Fee in AED (including VAT)
<b>Account</b>	
Account opening fee	Free
Account maintenance fee	Free
Monthly account statement via myZoi mobile application	Free
Certified account statement	AED 26.25
SMS notifications	Free
<b>Cross border transfer</b>	
Cross border transfer origination fee – Pakistan	Free
Cross border transfer origination fee – other regions	AED 12.60
<b>Visa payment card</b>	
Card issuance and delivery (first card and expired card)	Free
Card replacement and delivery (lost / stolen / damaged card)	AED 26.25
Cash withdrawal at Standard Chartered Bank UAE ATMs	Free
Cash withdrawal at any other UAE ATMs	AED 2.10
Balance enquiry at Standard Chartered Bank UAE ATMs	Free
Balance enquiry at any other UAE ATMs	AED 1.05
Point of sales transactions	Free
GCC Net ATMs (in Gulf Co-operation Countries) ATM cash withdrawal	AED 6.30
GCC Net ATMs (in Gulf Co-operation Countries) ATM balance enquiry	AED 3.15
International ATMs (outside Gulf Co-operation Countries) ATM cash withdrawal	AED 21.00
International ATMs (outside Gulf Co-operation Countries) ATM balance enquiry	Free

**myZoi Financial Inclusion Technologies LLC**

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