

Type of Fees	Fee in AED (including VAT)
Account	
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
Cross Border Transfer	
Cross border transfer origination fee – Pakistan	Free
Cross border transfer origination fee – other regions	AED 12.60
Visa Payment Card	
Card issuance and delivery (first card and expired card)	Free
Card replacement and delivery (lost / stolen / damaged card)	AED 26.25
First UAE ATM cash withdrawal per calendar month	Free
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
Mobile Recharge	
Local Mobile Recharge per transaction	AED 0.53
International Mobile Recharge per transaction	AED 0.53

myZoi Financial Inclusion Technologies LLC

Address: Level 15, Standard Chartered Tower, Downtown, Dubai, United Arab Emirates

Phone number: 800 69964 within UAE (free-of-charge) or +971 800 69964 outside of UAE (charge applicable)

Email: info@myzoi.life