

Type of Fees	Fee in ₪ (including VAT)
Account	
Account opening fee	Free
Account maintenance fee	Free
Monthly account statement via myZoi mobile application	Free
Certified account statement	₪ 26.25
SMS notifications	Free
Cross Border Transfer	
Cross border transfer origination fee – Pakistan (Transfer above ₪ 375)	Free
Cross border transfer origination fee – Pakistan (Transfer equal or below ₪ 375)	₪ 12.60
Cross border transfer origination fee – Other regions	₪ 12.60
Visa Payment Card	
Card issuance and delivery (first card and expired card)	Free
Card replacement and delivery (lost / stolen / damaged card)	₪ 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	₪ 2.10
Balance enquiry at Standard Chartered Bank UAE ATMs	Free
Balance enquiry at any other UAE ATMs	₪ 1.05
Point of sales transactions	Free
GCC Net ATMs (in Gulf Co-operation Countries) ATM cash withdrawal	₪ 6.30
GCC Net ATMs (in Gulf Co-operation Countries) ATM balance enquiry	₪ 3.15
Mobile Recharge	
Local Mobile Recharge per transaction	₪ 0.53
International Mobile Recharge per transaction	₪ 0.53

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