

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	₹ 26.25
SMS notifications	Free
<b>Cross Border Transfer</b>	
Cross border transfer origination fee – Pakistan (transfer above AED 375)	Free
Cross border transfer origination fee – Pakistan (transfer equal or below AED 375)	₹ 12.60
Cross border transfer origination fee – Other regions	₹ 12.60
<b>Early Salary</b>	
Early Salary fees for amount less than or equal to AED 400	₹ 21.00
Early Salary fees for amount greater than AED 400	5.25% of requested amount
<b>Visa Payment Card</b>	
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

Type of Fees	Fee in AED (including VAT)
<b>Mobile Recharge</b>	
Local Mobile Recharge per transaction	₹ 0.53
International Mobile Recharge per transaction	₹ 0.53

**myZoi Financial Inclusion Technologies LLC**

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