

Schedule of fees and charges



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	D 26.25
SMS notifications	Free
Cross Border Transfer	
Cross border transfer origination fee – Pakistan (transfer above ₱ 750)	Free
Cross border transfer origination fee – Pakistan (transfer equal or below ₱ 750)	D 12.60
Cross border transfer origination fee – Other regions	∌ 12.60
Early Salary	
Early salary fees for amount less than or equal to ₱400	D 21.00
Early salary fees for amount greater than # 400	5.25% of requested amount
Visa Payment Card	
Card issuance and delivery (first card and expired card)	Free
Card replacement and delivery (lost / stolen / damaged card)	D 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	D 2.10
Balance enquiry at Standard Chartered Bank UAE ATMs	Free
Balance enquiry at any other UAE ATMs	Đ 1.05
Point of sales transactions	Free
GCC Net ATMs (in Gulf Co-operation Countries) ATM cash withdrawal	D 6.30
GCC Net ATMs (in Gulf Co-operation Countries) ATM balance enquiry	D 3.15



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Type of Fees	Fee in (including VAT)
Mobile Recharge	
Local mobile recharge per transaction	0 0.53
International mobile recharge per transaction	₽ 0.53
Local Transfer	
Local transfer to myZoi customer	0 0.50
Local transfer to non- myZoi customer	D 1.00