

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 ₪ 750)	Free
Cross border transfer origination fee – Pakistan (transfer equal or below ₪ 750)	₪ 12.60
Cross border transfer origination fee – Other regions	₪ 12.60
Early Salary	
Early salary fees for amount less than or equal to ₪ 400	₪ 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)	₪ 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
Cash withdrawal decline fee at all UAE ATMs (for insufficient funds)	₪ 2.10
Balance enquiry at Standard Chartered Bank UAE ATMs	Free
Balance enquiry at any other UAE ATMs	₪ 2.10
Point of sales transactions	Free
Online payment transaction	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 ₪ (including VAT)
Mobile Recharge	
Local mobile recharge per transaction	₪ 1.00
International mobile recharge per transaction	₪ 1.00
Local Transfer	
Local transfer to myZoi customer	₪ 0.50
Local transfer to non- myZoi customer	₪ 1.00

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