

Type of Fees		Fee in ₪ (including VAT)	
Account	Salary Account	General Account	
Account opening fee	Free	Free	
Account maintenance fee	Free	Free	
Monthly account statement via myZoi mobile application	Free	Free	
Additional statement request beyond the standard monthly statement – digital/soft copy (up to 12 months)	₪ 5.25	₪ 10.50	
Additional statement request beyond standard monthly statement – certified manual copy (up to 12 months)	₪ 26.25	₪ 26.25	
Balance confirmation letter – digital/soft copy	₪ 5.25	₪ 10.50	
Balance confirmation letter – certified manual copy	₪ 26.25	₪ 26.25	
Inactivity Fee (applicable after 3 months of no activity; up to 6 months)	₪ 5.25	₪ 5.25	
SMS notifications	Free	Free	
Wallet Fund-In			
Add balance via debit / prepaid card	₪1.99 +1% of top-up amount	1.99 +1% of top-up amount	
Add balance via credit card	₪3.99 +3% of top-up amount	₪3.99 +3% of top-up amount	
Cross Border Transfer			
Transfer origination fee – Pakistan (transfer above ₪750)	Free	Free	
Transfer origination fee – Pakistan (transfer equal or below ₪ 750)	₪ 21.00	₪ 21.00	
Transfer origination fee – Other regions	₪ 21.00	₪ 21.00	
Early Salary			
Early salary fees for amount less than or equal to ₪ 400	₪ 21.00	N/A	
Early salary fees for amount greater than ₪ 400	5.25% of requested amount	N/A	
Payment Card (VISA & Jaywan)			
Card issuance and delivery (first card and expired card)	Free	₪ 26.25	
Card replacement and delivery (lost / stolen / damaged card)	₪ 26.25	₪ 26.25	
First UAE ATM cash withdrawal per calendar month	Free	Free	
Cash withdrawal at Standard Chartered Bank UAE ATMs	Free	Free	

Type of Fees	Fee in ₪ (including VAT)	
Cash withdrawal at any other UAE ATMs	₪ 2.10	₪ 2.10
Cash withdrawal decline fee at all UAE ATMs (for insufficient funds)	₪ 2.10	₪ 2.10
Balance enquiry at Standard Chartered Bank UAE ATMs	Free	Free
Balance enquiry at any other UAE ATMs	₪ 2.10	₪ 2.10
Point of sales transactions	Free	Free
Online payment transaction (Visa Card)	Free	Free
Fee for Funding other UAE Wallets via myZoi card	₪ 4.99	₪ 4.99
Mobile Recharge		
Local mobile recharge per transaction	₪ 1.00	₪ 1.00
International mobile recharge per transaction	₪ 1.00	₪ 1.00
Local Transfer		
Local transfer to myZoi customer	₪ 4.20	₪ 0.50
Local transfer to non- myZoi customer	₪ 0.50	₪ 2.00
Accepting Request to Pay from an LFI	₪ 2.00	₪ 6.30

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