



Fees & Charges

The applicable rates provided in the sheet are only for reference purposes and may subject to change.

| | Updated as of 26 September, 2025 |
|------------------------------------|----------------------------------|
| Current Account | |
| Account Maintenance Fees | 0 MMK (FOC) |
| Service Fees | 0 MMK (FOC) |
| Stamp Duty on Cheque Book MMK/ USD | 125 MMK |
| Clearing Cheque Fees | 5,000 MMK |
| Call Account | |
| Account Maintenance Fees | 0 MMK (FOC) |
| Service Fees | 0 MMK (FOC) |
| Passbook Fees | 0 MMK (FOC) |
| Savings Account | |
| Account Maintenance Fees | 0 MMK (FOC) |
| Service Fees | 0 MMK (FOC) |
| Passbook Fees | 0 MMK (FOC) |
| SMART | |
| Account Maintenance Fees | 0 MMK (FOC) |
| Service Fees | 0 MMK (FOC) |
| Flexi Call Account | |
| Account Maintenance Fees | 0 MMK (FOC) |
| Service Fees | 0 MMK (FOC) |
| Passbook Fees | 0 MMK (FOC) |
| Flexi Everyday Account | |
| Account Maintenance Fees | 0 MMK (FOC) |
| Service Fees | 0 MMK (FOC) |
| Stamp Duty on Cheque Book MMK/ USD | 125 MMK |
| Clearing Cheque Fees | 5,000 MMK |
| Flexi Savings Account | |
| Account Maintenance Fees | 0 MMK (FOC) |
| Service Fees | 0 MMK (FOC) |
| Passbook Fees | 0 MMK (FOC) |
| Fixed Deposit Account | |
| Account Maintenance Fees | 0 MMK (FOC) |
| Service Fees | 0 MMK (FOC) |
| Super Fixed Deposit Account | |
| Account Maintenance Fees | 0 MMK (FOC) |
| Service Fees | 0 MMK (FOC) |

Updated as of 26 September 2025

Yoma Bank: Mobile Banking and Internet Banking Fees & Charges

Own Account Transfer

All Account Types (Legacy Accounts and Flexi Accounts) 0 MMK (FOC)

Other Account Transfer

All Account Types (Legacy Accounts and Flexi Accounts):

- Amount below 2 million (MMK) 300 MMK

- Amount above 2 million (MMK) 0.015% of transaction amount

Note: Maximum fees per transaction is 5,000 MMK.

WavePay Transfer

Flexi Everyday Account to WavePay Account

- Up to 50,000 (MMK) total transaction amount per day 0 MMK (FOC)

- Above 50,000 (MMK) total transaction amount per day 200 MMK

Flexi Account to WavePay Account

- Up to 50,000 (MMK) total transaction amount per day 0 MMK (FOC)

- Above 50,000 (MMK) total transaction amount per day 200 MMK

Other Bank Transfer

Same/ Different Cities: Amount below 30 million (MMK) 3,000 MMK

: Amount above 30 million (MMK) 0.01% of transaction amount

MMQR Payment

Government MMQR Payments Only:

- Amount up to 100,000 (MMK) 300 MMK

- Amount above 100,000 (MMK) 0.4% of transaction amount

Inactive Account Fees

Deposit Accounts (MMK) 1,500 MMK

Balance Certificate Fees

10,000 MMK (Per Certificate)

Bank Statement Fees

200 MMK (Per Page)

Note: Inactive Account Fees will be charged monthly for all deposit accounts without any transactional activity within the last 1-year period (except Fixed Deposit and Super Fixed Deposit).