

## Fees & Charges

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

	Updated as of 12 November, 2025
<b>Current Account</b>	
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
<b>Call Account</b>	
Account Maintenance Fees	1,000 MMK
Service Fees	0 MMK (FOC)
Passbook Fees	0 MMK (FOC)
<b>Savings Account</b>	
Account Maintenance Fees	0 MMK (FOC)
Service Fees	0 MMK (FOC)
Passbook Fees	0 MMK (FOC)
<b>SMART</b>	
Account Maintenance Fees	0 MMK (FOC)
Service Fees	0 MMK (FOC)
<b>Flexi Call Account</b>	
Account Maintenance Fees	0 MMK (FOC)
Service Fees	0 MMK (FOC)
Passbook Fees	0 MMK (FOC)
<b>Flexi Everyday Account</b>	
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
<b>Flexi Savings Account</b>	
Account Maintenance Fees	0 MMK (FOC)
Service Fees	0 MMK (FOC)
Passbook Fees	0 MMK (FOC)
<b>Fixed Deposit Account</b>	
Account Maintenance Fees	0 MMK (FOC)
Service Fees	0 MMK (FOC)
<b>Super Fixed Deposit Account</b>	
Account Maintenance Fees	0 MMK (FOC)
Service Fees	0 MMK (FOC)

Updated as of 4 March, 2026

## 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 500,000 (MMK) total transaction amount per day 0 MMK (FOC)

- Above 500,000 (MMK) total transaction amount per day 200 MMK

Flexi Account to WavePay Account

- Up to 500,000 (MMK) total transaction amount per day 0 MMK (FOC)

- Above 500,000 (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

Minimum transfer amount for all MMQR payments is 100 MMK.

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).