Spice Pay | schedule of charges

#	Parameters	Full KYC wallet
A. Wallet account		
1	Opening of wallet account + UPI ID	₹ 0.00
2	Account closure charges for customer induced closures	₹ 0.00
3	SMS alert charges	₹ 0.00
4	Wallet account statement on email/app	₹ 0.00
5	Wallet to Wallet transfer	₹ 0.00
B. Loading/re-loading of wallet account		
6	Load wallet by receiving money on UPI ID/QR	₹ 0.00
7	Add cash @ Adhikari	0.00%
		Max monthly amount: ₹49,999/-
C. Cash withdrawal (max amount per txn: ₹2,000 ; max amount per month: ₹10,000)		
8	Withdrawal at Adhikari	₹ 0.00
9	Withdrawal at ATM using Rupay Prepaid card	₹ 20.00
D. Bill Pay & Recharge		
10	Convenience fees on BillPay (electricity/ gas/ DTH/ EMI/ Fastag etc.)	₹ 0.00
11	Convenience fees on Mobile Prepaid top-up	₹ 0.00
E. UPI linked to Premium (Full KYC) wallet account		
12	Pay money to VPA/ Contact/ Mobile Number/ Bank account + IFSC	₹ 0.00
		Max monthly amount: ₹10,000/-
13	Pay money to pre-registered beneficiary	₹ 0.00
		Max monthly amount: ₹2,00,000/-
14	Merchant payment (Scan & Pay/Intent listening)	₹ 0.00
15	Collect request	₹ 0.00
16	Mandate (one time & recurring)	₹ 0.00
F. Rupay Platinum Prepaid Card linked to Premium (Full KYC) wallet account		
17	Rupay Pre-paid card kit linking & issuance	₹ 0.00
18	Card Renewal Fee	₹ 0.00
19	Pin Re-generation Fee	₹ 0.00
20	Insurance premium for Group Accidental Insurance	₹ 0.00
21	Surcharge on Purchase of Railway Ticket^	₹ 10.00
22	Surcharge on Purchase of Fuel at Petrol Pump^	1% of transaction amount
23	Surcharge on payment to Government receipts^	2.5% of ₹10; whichever is higher

Charges are exclusive of all taxes