



Spice Pay   schedule of charges		Description of Charges
#	Parameters	Standard wallet account
Small PPIs upto ₹ 10,000 (with cash loading facility)		
<b>A. Wallet account</b>		
1	Opening of wallet account	₹ 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	Convenience fees for Merchant (signed up by Spice Pay) payments	₹ 0.00
<b>B. Loading/re-loading of wallet account</b>		
6	Load by Debit Card / Net Banking / UPI	₹ 0.00
7	Load by sending money on Virtual Bank account	₹ 0.00
8	Load by UPI (collect request/ SDK)	₹ 0.00
9	Load by Credit card ^	2% of load amount
10	Add cash @ Adhikari	₹ 0.00
		Max monthly amount: ₹10,000/-
<b>C. Bill Pay &amp; Recharge</b>		
11	Convenience fees on BillPay (electricity/ gas/ DTH/ EMI/ Fastag etc.)	₹ 0.00
12	Convenience fees on Mobile Prepaid top-up	₹ 0.00
^Charges are inclusive of all applicable taxes		