

Spice Pay schedule of charges (inclusive of GST) Effective from 01 Apr’24				Full KYC wallet Customer
#	type of charges	Type	paid in	
A. Wallet account				
1	Opening of Full KYC Wallet fees to cover cost of KYC	one-time	Cash	₹ 0.00
2	Platform fees for Spice Pay app usage	one-time	Cash	₹ 0.00
4	Account closure charges fees for customer induced closures	on demand	debit to wallet	₹ 0.00
5	SMS alert charges	per month	debit to wallet	₹ 0.00
6	Fees for Wallet account statement on email/app	on demand	debit to wallet	₹ 0.00
7	Wallet to Wallet transfer fees	per transaction	debit to wallet	₹ 0.00
B. Loading/re-loading of wallet account				
8	Fees for Load wallet by receiving money on UPI ID/QR	per transaction	debit to wallet	₹ 0.00
9	Add cash @ Adhikari Fees	per transaction	Cash	₹ 0.00
				Max monthly amount: ₹49,999/-
C. Cash withdrawal (max amount per txn: ₹2,000 ; max amount per month: ₹10,000)				
11	Cash Withdrawal fees at Adhikari	per transaction	debit to wallet	₹ 0.00
D. Bill Pay & Recharge				
12	Convenience fees on BillPay (electricity/ gas/ DTH/ EMI/ Fastag etc.)	per transaction	debit to wallet	₹ 0.00
13	Convenience fees on Mobile Prepaid top-up	per transaction	debit to wallet	₹ 0.00
E. UPI linked to Full KYC wallet account				
14	Pay money to Mobile Number/ UPI ID/ Bank account number/ Intra-wallet	per transaction	debit to wallet	₹ 0.00
				Max monthly amount: ₹10,000/-
15	Pay money to each pre-registered beneficiary	per transaction	debit to wallet	₹ 0.00
				Max monthly amount: ₹2,00,000/-
16	Merchant payment (Scan & Pay/ Respond to Intent listening/ Respond to collect)	per transaction	debit to wallet	₹ 0.00
17	UPI – Autopay	per transaction	debit to wallet	₹ 0.00