Schedule of Card-Related Charges

The following charges apply to the use of EnKash-issued cards. By availing and using any EnKash card product, the cardholder expressly agrees to the fees, surcharges, and terms outlined below.

Card Issuance & Maintenance Charges

S.No	Particulars	Amount (INR)
1	Physical Card Issuance or Reissuance	₹250*
2	Gift Card Reactivation	₹250*

ATM Transaction Charges

S.No	Particulars	Amount (INR)
3	Cash Withdrawal (ATM - Financial Transaction)	₹25*
4	PIN Change / Balance Enquiry / Mini Statement (ATM - Non-Financial Transaction)	₹15 (Inclusive of tax)

Industry Program Surcharges

S.No	Particulars	Charges
5	Transactions at Government Portals	2.5%* or ₹10*, whichever is higher
6	Fuel Transactions	1%*
7	Railway Ticket Booking	₹10*

General Terms Applicable to Charges

- A. All charges mentioned above are **subject to applicable taxes** unless stated otherwise.
- B. EnKash reserves the right to **waive**, **modify**, **or revise** any of the above charges at its sole discretion without prior notice.
- C. Final surcharges and fees may vary depending on the **acquiring bank, payment network rules, and merchant category**.

- D. These charges may be revised periodically in line with **market dynamics, regulatory changes, or internal pricing policies**.
- E. Use of EnKash cards constitutes acceptance of the latest applicable fee structure.

For the latest version of these terms or any queries regarding applicable charges, cardholders may contact us at: support@enkash.com

*Charges marked with an asterisk are exclusive of applicable taxes.