

SCHEDULE OF BANK CHARGES 2025

1st July to 31st December

Schedule of Charges

July-December 2025

Sr. No	Description	aik Bank Charges
1	Account Opening	Free
	Current, Bachat, Merchant	
Debit Card Issuance and Usage		
2	PayPak Debit Card	PKR 1,000
3	MasterCard Debit Card	PKR 1,000
4	Debit Card Re-Issuance Fee	PKR 1,000
5	International ATM Cash Withdrawal	4 % of Transaction Amount
6	Account Statement	Free
7	Closure of Account	Free
8	Cash Deposit - Intercity	Free
9	Cash Deposit - Intra city	Free
10	Cash Withdrawal - Intercity	Free
11	Cash Withdrawal - Intra city	Free
12	Cash Withdrawal - BIPL ATM	Free
13	Cash Withdrawal - Other Bank ATM	Rs. 35/- per transaction
14	SMS Alert - Digital	Free
15	aik debit card on Domestic POS	Free
16	Receipt Printing charges	Rs. 6/-
17	aik debit card on Domestic Internet Merchants	Free
18	Balance inquiry on BankIslami ATM	Free
19	Balance inquiry receipt printing charges	Rs. 6/-
20	Balance inquiry on International ATM	Rs. 350/-
21	IBFT via BankIslami ATM	Free up to Rs. 25,000 (monthly) 0.1% or Rs.200 whichever is lower
22	E-Commerce transaction	Free
23	IBFT via Raast	Free

aik Mobile App

1	Money Transfer (aik to aik)	Free
Money Transfer (aik to Other Account)		
2	IBFT (Inter-Bank Funds Transfer)	Free up to Rs. 25,000/ month 0.1% or Rs.200 whichever is lower
3	Raast P2P funds transfer	Free
4	Mobile Top Up	Free
5	Utility Bill Payment	Free
6	Request For Money	Free
7	Gift Money	Free
8	Zakat Payments	Free
9	Donations	Free
10	aik Merchant QR Payments	Free
11	Raast Merchant QR (of other banks) Payments	Free
12	Standard MDR on receiving QR/Till Payments	0%
13	Standard MDR on Incoming IBFT	0%
14	Standard MDR on receiving Funds from aik Account	0%
It is aik's discretion to waive-off these charges on case-to-case basis		