

SCHEDULE OF BANK CHARGES

2026

1st January to 30th June

Schedule of Charges

January-June 2026

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 International ATM	4 % of Transaction Amount
18	aik debit card on Domestic Internet Merchants	Free
19	Balance inquiry on BankIslami ATM	Free
20	Balance inquiry receipt printing charges	Rs. 6/-
21	Balance inquiry on International ATM	Rs. 350/-
22	IBFT via BankIslami ATM	Free up to Rs. 25,000 (monthly) 0.1% or Rs.200 whichever is lower
23	E-Commerce transaction	Free
24	IBFT via Raast	Free

aik Mobile App

1	Money Transfer (aik to aik)	Free
Money Transfer (aik to Other Account)		
2	aik to aik	Free
3	IBFT (Inter-Bank Funds Transfer) up to 25000/- per month	Free up to Rs. 25,000/ month 0.1% or Rs.200 whichever is lower
4	Raast P2P funds transfer	Free
5	Mobile Top Up	Free
6	Utility Bill Payment	Free
7	Request For Money	Free
8	Gift Money	Free
9	Zakat Payments	Free
10	Donations	Free
11	aik Merchant QR Payments	Free
12	Raast Merchant QR (of other banks) Payments	Free
13	Standard MDR on receiving QR/Till Payments	0%
14	Standard MDR on In-coming IBFT	0%
15	Standard MDR on receiving Funds from aik Account	0%
It is aik's discretion to waive-off these charges on case-to-case basis		