

SCHEDULE OF BANK CHARGES

2026

1st July to 31st December

aik-Schedule of Charges 1st July- 31st Dec 2026

Sr.No	Description	aikBankCharges
1	Account Opening	Free
	Current, Bachat, Merchant	
Debit Card Issuance and Usage		
2	PayPak Debit Card	PKR 1,200
3	Mastercard Debit Card	PKR 1,200
4	Debit Card Re -Issuance Fee	PKR 1,200
5	Debit Card Annual Renewal Charges	PKR 1,200
6	International ATM Cash Withdrawal	4 % of Transaction Amount
7	Account Statement	Free
8	Closure of Account	Free
9	Cash Deposit - Intercity	Free
10	Cash Deposit - Intra city	Free
11	Cash Withdrawal- Intercity	Free
12	Cash Withdrawal- Intra city	Free
13	Cash Withdrawal- BIPL ATM	Free
14	Cash Withdrawal- Other Bank ATM	Rs, 35/- per transaction
15	SMS Alert - Digital	Free
16	aik debit card on Domestic POS	Free
17	aik debit card on Bank Islami ATM	Free
18	aik debit card on iLink ATM	Rs. 35/-
19	Receipt Printing charges	Rs. 6/-
20	aik debit card on International ATM	4.00% of Transaction amount
21	aik debit card on Domestic Internet Merchants	Free
22	Balance inquiry on Bank Islami ATM	Free
23	Balance inquiry receipt printing charges	Rs. 6/-
24	Balance inquiry on International ATM	Rs. 350/-
25	IBFT via Bank Islami ATM	Free up to Rs. 25,000 (monthly) 0.1% or Rs.200 whichever is lower
26	E-Commerce transaction (local transactions)	Free
27	E-commerce transaction (International transaction)	4.00 % of Transaction amount
28	IBFT via Raast	Free

aik Mobile App

1	MoneyTransfer (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 (monthly) 0.1% or Rs.200 whichever is lower
4	Raast P2P fundstransfer	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%

Transactional Takaful

Transaction Type	Contribution	Benefit
Interbank transfers (ILink/Raast/IBFT)	PKR 2.0	90% up to PKR 100,000
Travel & Ticketing Payments (Airlines ,Buses, Hotels, ride hailing, booking platforms)	PKR 2.0	90% up to PKR 100,000
Intra-app funds transfer	PKR 2.0	90% up to PKR 100,000
Bill payments (Utilities, Telco, Internet, Government payments, Mobile top-ups)	PKR 1.0	90% up to PKR 100,000
Wallet - based merchant payments (In-app checkout/saved merchants)	PKR 1.0	90% up to PKR 100,000
QR code payments (Scan & Pay)	PKR 1.0	90% up to PKR 100,000