

ATM Withdrawal Charges in Pakistan

Withdrawal Type	Fee per Transaction
Same Bank ATM	Free
Other Bank ATM (1-Link)	PKR 23.44 – 25
International ATM Usage	2% – 8% or PKR 300 – 1,000

- Using your **own bank's ATM** is free of cost.
- Withdrawals from **other banks' ATMs** incur charges between PKR 23.44 to PKR 25.
- **International ATM withdrawals** are charged either as a percentage of the amount or a fixed fee, depending on your bank.

Withholding Tax on Cash Withdrawals in 2025

Filer Status	Daily Withdrawal Threshold	Tax Rate
Filer	Above PKR 50,000	0.3%
Non-Filer	Above PKR 50,000	0.6%

- Tax is deducted automatically if your total cash withdrawal in one day exceeds PKR 50,000.
- This applies across all bank accounts held under the same name.

ATM Withdrawal Limits by Card Type

Card Type	Daily Withdrawal Limit
Standard Debit Card	PKR 25,000 – 50,000
Premium Card	Up to PKR 500,000
Foreign Debit Card	Equivalent to USD 200–500

Daily withdrawal limits can be customized by request at most banks. Premium cards offer higher limits.

Annual Fees for Debit Cards and SMS Alerts

Bank	Debit Card Annual Fee	SMS Alert Fee
Meezan Bank	PKR 500 – 4,500+	~PKR 1,800 annually
HBL	PKR 1,000 – 5,000+	~PKR 2,000 annually
Allied Bank	PKR 1,000 – 7,000+	~PKR 2,000 annually

Charges vary by card tier (Classic, Gold, Platinum, Titanium, etc.). Some banks waive these fees for specific accounts.

How to Minimize Withdrawal Costs

- Use **your own bank's ATM** to avoid charges.
- Maintain **Active Taxpayer (filer) status** to reduce tax on large withdrawals.
- Choose **premium debit cards** if you frequently withdraw large amounts.
- Opt for **online transfers** or mobile banking to avoid ATM fees altogether.

Conclusion

In 2025, cash withdrawal charges in Pakistan have slightly increased due to adjustments in interbank and tax regulations. Domestic ATM withdrawals from the same bank remain free, but interbank and international ATM usage carries fees. Large daily withdrawals are subject to a 0.3% or 0.6% withholding tax depending on filer status. Staying informed helps you reduce unnecessary banking costs.