Pakistan Withholding Tax Card 2025-26

Tax Year 2026 — Complete FBR WHT Rate Card, Verified Edition

Every withholding tax (WHT) rate under the Finance Act 2025 — effective 1 July 2025 for Tax Year 2026 — in one section-by-section card. This edition has been line-by-line cross-checked against the FBR's own Withholding Income Tax Rate Card (updated to 30 June 2025) and corrected where the two differed.

Reviewed & corrected July 2026 by Syed Asad Hussain Zaidi, Advocate High Court & Tax Consultant (LLB, LLM) · red italic = corrected or added in this edition after verification · † = still not independently confirmed against the full statutory schedule — confirm against FBR IRIS before relying on this for a filing

Verification Summary — What Changed From the Draft

The draft card was checked line-by-line against the FBR's official Withholding Income Tax Rate Card (updated to 30 June 2025). Most rates matched exactly. Ten items were corrected or added:

Area	Issue found	Resolution
Sec 149(1A) Pension	Draft didn't distinguish the surcharge rate by pension source.	Added: 9% surcharge if pension is from a former employer (same basis as salary);
Sec 150 Dividends	Draft showed only a flat rate for debt-heavy mutual funds	Added the proportional-blend rule: where a fund's income mixes debt and equity, th
Sec 152 Non-Residents — capital gain	Draft stated 20% for gains realised within 6 months, 10% after — this does not match the FBR card.	Corrected — the FBR card shows 10% for both the under-12-month and over-12-mon
Sec 154A Export of Services	Draft showed only the ATL/filer rate, with no non-filer column.	Added: 0.5% non-ATL for PSEB-registered IT/ITeS (vs 0.25% filer); 2% non-ATL fo
Sec 236C Property Sale	Draft showed only a single value-banded rate with no filer-status split.	Added: Non-ATL is a flat 11.5% regardless of value band; Late Filer scales 7.5%–9
Sec 236K Property Purchase	Same gap as 236C — only the filer rate was shown.	Added: Non-ATL scales 10.5%–18.5% by value band (steeper than the sale side);
Sec 236CA Foreign TV Serials	Draft only noted the section exists, without figures.	Added the specific rates: Rs. 1,000,000 per episode (drama serial), Rs. 3,000,000 (
Sec 148 Mobile phone imports	Draft omitted mobile-phone-specific import rates entirely.	Added the FBR's two PCT-code ranges (Rs. 70–Rs. 11,500 and Rs. 0–Rs. 5,200 b
Sec 231B(2A) Motor vehicles	A third motor-vehicle WHT category exists in the FBR card that the draft did not include, a	Flagged for inclusion (Rs. 100,000–Rs. 400,000 range) — exact scope/purpose no
Sec 153 select goods categories	Cigarette/pharma distributor, FMCG dual-ATL, and gold/silver rates from the draft could not be located in the FBR excerpt reviewed	Retained from the draft as originally stated, but flagged † — not independently re-c

Everything not flagged above matched the FBR source exactly and required no change.

1. Salary & Director Fee — Sec 149

Annual Taxable Income	Rate	Status
Up to Rs. 600,000	0%	Adjustable
Rs. 600,001 – 1,200,000	1% of amount exceeding Rs. 600,000	Adjustable
Rs. 1,200,001 – 2,200,000	Rs. 6,000 + 11% of amount exceeding Rs. 1,200,000	Adjustable
Rs. 2,200,001 – 3,200,000	Rs. 116,000 + 23% of amount exceeding Rs. 2,200,000	Adjustable
Rs. 3,200,001 – 4,100,000	Rs. 346,000 + 30% of amount exceeding Rs. 3,200,000	Adjustable
Above Rs. 4,100,000	Rs. 616,000 + 35% of amount exceeding Rs. 4,100,000	Adjustable

A 9% surcharge on the tax payable applies where a salaried person's taxable income exceeds Rs. 10,000,000 (Sec 4AB).

Other Sec 149 Payments

Payment	ATL (Filer)	Non-ATL	Status
Pension (below age 70, excess over Rs. 10M) — from former employer	5%	5%	Final
Pension (age 70+)	Exempt	Exempt	—
Director / board fee	20% flat	20% flat	Final

Correction: the 9% salary surcharge applies only where the pension is paid by a former employer (treated on the same basis as salary). Where pension income arises from another source (e.g. a voluntary pension scheme), it is taxed as "Income from Other Sources" and the Sec 4AB surcharge applies at 10%, not 9% — the draft did not distinguish these two cases.

2. Dividends — Sec 150

Category	ATL (Filer)	Non-ATL
Independent Power Producers (pass-through dividend)	7.5%	15%
Real Estate Investment Trust (general) / any other case	15%	30%
Mutual funds — equities	15%	30%
Mutual funds — 50%+ income from profit on debt (flat)	25%	50%
REIT dividend received from SPV	0%	0%
Dividend received by others from SPV (REIT Regs. 2015)	35%	70%
Company with no tax payable (exempt income / losses / credits)	25%	50%

Added: for a mutual fund whose income is a genuine mix of debt and equity (rather than 50%+ debt), the dividend is not taxed at one flat rate. It is split proportionally — the portion of the dividend attributable to debt-security income is taxed at 25% (Filer) / 50% (Non-ATL), and the portion attributable to equity income at 15% (Filer) / 30% (Non-ATL), based on the fund's average annual investment mix. The draft's single flat-rate framing only correctly describes a fund that is already 50%+ debt-derived.

3. Profit on Debt — Sec 151

Category	ATL (Filer)	Non-ATL	Status
Bank deposit / financial institution account	20%	40%	Final, min. if >Rs.5M
Govt securities (other than NSS) — paid to company/AOP	20%	40%	Final, min. if >Rs.5M

Category	ATL (Filer)	Non-ATL	Status
National Savings Scheme / Post Office savings, bonds, and all other cases	15%	30%	Final, min. if >Rs.5M

Sukuk returns — Sec 151(1A) (excl. Second/Third Pakistan Sukuk Company)

Sukuk Holder	Filer	Non-Filer	Status
Company	25%	50%	Final
Individual/AOP, return > Rs. 1 million	12.5%	25%	Final
Individual/AOP, return < Rs. 1 million	10%	20%	Final

4. Capital Gain on Debt Securities — Sec 151A

Transaction	ATL (Filer)	Non-ATL
Gain on disposal of debt securities (other than via stock exchange/NCCPL)	15%	30%

Confirmed against the FBR card. Raised to 20% / 40% by Finance Act 2026 (TY 2026-27).

5. Payments to Non-Residents — Sec 152

Payment Type	Rate	Status
Royalty and technical fee — 152(1)	15%	Final
Construction/assembly/installation contract execution — 152(1A)	7%	Minimum
Insurance or re-insurance premium — 152(1AA)	5%	Minimum
Advertisement services relayed from outside Pakistan — 152(1AAA)	10%	Minimum
Sub-section (1BA) case	20%	Final
Sub-section (1C) case	10%	Final
Capital gain, non-resident (no PE) — holding > 12 months — 152(1D)	10%	Final
Capital gain, non-resident (no PE) — holding < 12 months — 152(1D)	10%	Final
Sub-section (1DA) case	10%	Final
Sukuk return (excl. Sukuk Co. II & III) — company — 152(1DB)	25%	Final
Sukuk return — individual/AOP, >Rs. 1M — 152(1DB)	12.5%	Final
Sukuk return — individual/AOP, <Rs. 1M — 152(1DB)	10%	Final

Correction: the draft stated a 20% rate for capital gains realised within 6 months and 10% after 6 months. The FBR card shows sub-section (1D) at a flat 10% for both the under-12-month and over-12-month bands — there is no 20% tier and no 6-month threshold in the source. The draft's figures for this specific line have been removed and replaced with the confirmed 10% / 10%.

† The FBR card lists sub-sections (1BA), (1C), (1DA) by number only, without descriptive labels. Rates above are correct; confirm the exact payment scenario each covers against Division-II/IV of Part-III, First Schedule before citing a specific transaction type.

Payments to a Permanent Establishment of a non-resident — Sec 152(2A)

Payment Type	Individual & AOP	Company
Sale of goods — company payer	5% / 10%	—
Sale of goods — other than company	5.5% / 11%	—
Transport, courier, hotel, security guard, software dev, engineering, car rental, building maintenance	8% / 16%	8% / 16%
IT and IT-enabled services	4% / 8%	4% / 8%
Other services	15% / 30%	15% / 30% (min.)
Execution of a contract	8% / 16%	8% / 16%
Sports person	15% / 30%	—

Figures shown as Filer / Non-Filer.

6. Goods, Services & Contracts — Sec 153

Goods

Category	ATL (Filer)	Non-ATL
Rice, cotton seed or edible oil	1.5%	3%
Sale of goods — company (excl. toll manufacturing)	5%	10%
Sale of goods — company (toll manufacturing)	9%	18%
Sale of goods — other taxpayers (excl. toll manufacturing)	5.5%	11%
Sale of goods — other taxpayers (toll manufacturing)	11%	22%
Distributors of cigarettes †	2.5%	5%
Distributors of pharmaceutical products †	1%	2%
Dual-ATL distributors/wholesalers/retailers — FMCG, fertilizer, electronics, sugar, cement, steel, edible oil †	0.25%	0.25%
Gold, silver and articles thereof †	1%	2%

† The five rows marked above were confirmed against the FBR card's core Division-III supplies clauses (rice/cotton/oil, and the four company/toll-manufacturing splits). The cigarette, pharma, dual-ATL FMCG, and gold/silver rows are carried over from the draft as originally stated — they could not be located in the specific FBR excerpt reviewed this pass and should be confirmed separately before filing use.

Services

Category	ATL (Filer)	Non-ATL
Specified services (transport, freight, courier, hotel, security guard, software dev, advertising, engineering, warehousing, telecom, car rental, building maintenance)	6%	12%
IT and IT-enabled services (Sec 2 definition)	4%	8%
Other services (residual)	15%	30%
Electronic and print media advertising services	1.5%	3%
Payment by exporter/export house for services to indirect exporter (153(2))	1%	2%
Oil tanker contractor services †	2%	4%

† Oil tanker contractor rate carried over from the draft — not located in the FBR excerpt reviewed; confirm separately.

Contracts

Category	ATL (Filer)	Non-ATL
Company	7.5%	15%
Other taxpayers	8%	16%
Sports person	15%	30%

All three contract rows confirmed exactly against the FBR card.

7. E-Commerce Digital Transactions — Sec 153(2A)

Mode of Payment	Rate	Status
Digital/banking channel via payment intermediary	1% of gross amount	Adj./Final, conditional

Mode of Payment	Rate	Status
Cash on delivery via courier service	2% of gross amount	Adj./Final, conditional

Confirmed exactly against the FBR card. Persons with turnover exceeding Rs. 200 million are subject to adjustable (not final) tax.

8. Exports of Goods — Sec 154

Transaction	Rate	Status
Realization of export proceeds by an exporter	1%	Minimum
Sale to exporter under inland back-to-back LC	1%	Minimum
Export by industrial undertaking in an EPZA Zone	1%	Minimum
Payment by direct exporter/export house (DTRE/EFS) to indirect exporter	1%	Minimum
Clearing of exported goods (Collector of Customs)	1%	Minimum

Confirmed against the FBR card. Plus a separate 1% advance tax on export proceeds under Sec 147(6C) for TY 2025-26 (abolished, and the combined rate raised to 1.25%, only from TY 2026-27).

Export of Services — Sec 154A

Category	ATL (Filer)	Non-ATL	Status
IT / IT-enabled services, PSEB-registered	0.25%	0.5%	Final
Other exported services, royalty/commission, foreign construction, indenting commission	1%	2%	Final, conditional

Added: the draft showed only the Filer rate (0.25% / 1%) with no non-filer column. The FBR card confirms a non-ATL rate of 0.5% for PSEB-registered IT/ITeS exporters and 2% for other exported services — both double the filer rate, consistent with the general ATL/non-ATL pattern elsewhere in the Ordinance.

9. Rent of Immovable Property — Sec 155

Annual Rent	ATL (Filer)	Non-ATL
Up to Rs. 300,000	0%	0%
Rs. 300,001 – 600,000	5% of excess over Rs. 300,000	+100%
Rs. 600,001 – 2,000,000	Rs. 15,000 + 10% of excess over Rs. 600,000	+100%
Above Rs. 2,000,000	Rs. 155,000 + 25% of excess over Rs. 2,000,000	+100%
Companies (flat)	15%	30%

Individual/AOP bands and the company flat rate confirmed exactly against the FBR card.

10. Prizes, Winnings & Petroleum — Sec 156 / 156A

Category	ATL (Filer)	Non-ATL
Prize bond winning / crossword puzzle prize	15%	30%
Raffle, lottery, quiz, sales-promotion prize	20%	40%
Commission/discount to petrol pump operators	12%	24%

Confirmed exactly against the FBR card.

11. Cash Withdrawal — Sec 231AB

Transaction	ATL (Filer)	Non-ATL
Cash withdrawal exceeding Rs. 50,000/day (all accounts)	0%	0.8%

12. Motor Vehicles — Sec 231B

At registration / manufacturer sale

Engine Capacity	ATL (Filer)	Non-ATL
Up to 850cc	0.5% of value	1.5%
851–1,000cc	1%	3%
1,001–1,300cc	1.5%	4.5%
1,301–1,600cc	2%	6%
1,601–1,800cc	3%	9%
1,801–2,000cc	5%	15%
2,001–2,500cc	7%	21%
2,501–3,000cc	9%	27%
Above 3,000cc	12%	36%

Confirmed row-by-row against the FBR card, including the Non-ATL column (exactly 3× the ATL rate in every bracket — the draft's “Non-ATL = filer rate +200%” footnote is correct). Where capacity doesn't apply and value ≥ Rs. 5 million: 3% of import/invoice value.

At transfer of registration/ownership

Engine Capacity	ATL (Filer)	Non-ATL
Up to 850cc	Rs. 0	Rs. 0
851–1,000cc	Rs. 5,000	Rs. 15,000
1,001–1,300cc	Rs. 7,500	Rs. 22,500
1,301–1,600cc	Rs. 12,500	Rs. 37,500
1,601–1,800cc	Rs. 18,750	Rs. 56,250
1,801–2,000cc	Rs. 25,000	Rs. 75,000
2,001–2,500cc	Rs. 37,500	Rs. 112,500
2,501–3,000cc	Rs. 50,000	Rs. 150,000
Above 3,000cc	Rs. 62,500	Rs. 187,500

Confirmed exactly, every row, against the FBR card. Where capacity doesn't apply and value ≥ Rs. 5 million: Rs. 20,000 flat. Rate reduces 10% per year since first registration.

Gap found: the FBR card also lists a third motor-vehicle category, sub-section 231B(2A), with amounts of Rs. 100,000/Rs. 300,000 (up to 1,000cc), Rs. 200,000/Rs. 600,000 (1,001–2,000cc), and Rs. 400,000/Rs. 1,200,000 (2,001cc and above), that does not appear anywhere in the draft. Its exact scope (e.g. a leasing or non-resident registration category) is not stated in the source excerpt reviewed — confirm against the Tenth Schedule before relying on it. †

Foreign domestic workers — Sec 231C: Rs. 200,000 ATL / Rs. 400,000 Non-ATL. Confirmed exactly.

13. Utilities & Auctions

Electricity Consumption — Sec 235

Category	Rate
Commercial/industrial, bill ≤ Rs. 500	Rs. 0
Commercial/industrial, Rs. 500 < bill ≤ Rs. 20,000	10% of amount
Commercial, bill > Rs. 20,000	Rs. 1,950 + 12% of excess
Industrial, bill > Rs. 20,000	Rs. 1,950 + 5% of excess
Non-ATL domestic, bill < Rs. 25,000/month	Rs. 0
Non-ATL domestic, bill ≥ Rs. 25,000/month	7.5%

Telephone & Internet — Sec 236

Category	Rate
Landline bill exceeding Rs. 1,000	10% of excess over Rs. 1,000
Internet, mobile, prepaid card (bill or sale price)	15%

Sale by Public Auction — Sec 236A · Functions & Gatherings — Sec 236CB

Category	ATL (Filer)	Non-ATL
Auction — property/goods other than immovable	10%	20%
Auction — immovable property / Pakistan Railways train mgmt.	5%	10%
Total bill from a person holding a function (236CB)	10%	20%

Added: the draft only footnoted that Sec 236CA (foreign TV serials/adverts) “still applies” without figures. The FBR card gives specific rates: Rs. 1,000,000 per episode for a foreign-produced TV drama serial or play; Rs. 3,000,000 for a single-episode foreign play; and Rs. 100,000 per second for an advertisement starring a foreign actor. This section is abolished only from TY 2026-27.

14. Property Transactions — Sec 236C & 236K

Major gap found: the draft showed only the ATL/filer rate, banded by value, with no non-filer or late-filer figures at all. The FBR card gives all three statuses — added in full below.

Sale/transfer of immovable property — Sec 236C

Gross Consideration	ATL (Filer)	Non-ATL	Late Filer
Up to Rs. 50,000,000	4.5%	11.5%	7.5%
Rs. 50,000,001 – 100,000,000	5%	11.5%	8.5%
Above Rs. 100,000,000	5.5%	11.5%	9.5%

Non-ATL is a flat 11.5% across every value band — it does not scale with value the way the filer and late-filer rates do.

Purchase of immovable property — Sec 236K

Fair Market Value	ATL (Filer)	Non-ATL	Late Filer
Up to Rs. 50,000,000	1.5%	10.5%	4.5%
Rs. 50,000,001 – 100,000,000	2%	14.5%	5.5%
Above Rs. 100,000,000	2.5%	18.5%	6.5%

On the purchase side, unlike the sale side, the Non-ATL rate itself scales sharply with value (10.5% → 18.5%). Both sections: banded rates below apply for TY 2025-26 only — Finance Act 2026 moves both to flat rates (2.75% sale / 1.25% purchase, filer only) from TY 2026-27. FCVA/FCBVA/NRVA/NRBVA account holders: 0% for both sections. Section 7E (deemed income, 20% deemed rental on capital assets) remains in force for TY 2025-26.

15. Distributors, Retailers, Brokerage & Bonus Shares

Category (Section)	ATL (Filer)	Non-ATL
Sales to distributor/dealer/wholesaler — fertilizers (236G)	0.25%	0.7%
Sales to distributor/dealer/wholesaler — other than fertilizers (236G)	0.1%	2%
Sales to retailers (236H)	0.5%	2.5%
Brokerage & commission — advertising agents (233)	10%	20%
Brokerage & commission — life insurance agents, <Rs. 0.5M/yr (233)	8%	16%
Brokerage & commission — all other persons (233)	12%	24%
Bonus shares issued by companies (236Z)	10%	20%

All rows confirmed exactly against the FBR card.

16. Remittance Abroad — Sec 236Y

Category	ATL (Filer)	Non-ATL
Remittance abroad via debit/credit/prepaid cards	5%	10%

Confirmed exactly for TY 2025-26. Cut sharply to 0.5% / 1.0% by Finance Act 2026 (TY 2026-27).

17. Imports & Mobile Phones — Sec 148

Category	ATL (Filer)	Non-ATL
Goods in Part I, Twelfth Schedule	1%	2%
Goods in Part II, Twelfth Schedule (non-commercial)	2%	4%
Goods in Part II, Twelfth Schedule (commercial importer)	3.5%	7%
Goods in Part III, Twelfth Schedule (non-commercial)	5.5%	11%
Goods in Part III, Twelfth Schedule (commercial importer)	6%	12%
Manufacturers under rescinded SRO 1125(I)/2011	1%	2%
Finished pharmaceutical products not manufactured in Pakistan (DRAP-certified)	4%	8%
CKD kits for electric vehicles	1%	2%

Every row confirmed exactly against the FBR card.

Mobile phone imports (Proviso 2, Part II, First Schedule)

PCT Code	ATL (Filer)	Non-ATL
PCT 8517.1219 (by C&F value bracket)	Rs. 70 – Rs. 11,500	Rs. 140 – Rs. 23,000
PCT 8517.1211 (by C&F value bracket)	Rs. 0 – Rs. 5,200	Rs. 0 – Rs. 10,400

Added: this entire mobile-phone import table was missing from the draft. Rates are a fixed rupee amount, not a percentage, and vary by C&F (cost & freight) value bracket within each PCT code — not a single flat figure. † The exact rupee amount for a specific phone value must be confirmed against the current Twelfth Schedule / FBR IRIS.

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Disclaimer: This card is a facilitation reference for taxpayers and withholding agents. The original statute (Income Tax Ordinance, 2001, as amended by the Finance Act 2025) always prevails in case of any contradiction or error. This edition was cross-checked line-by-line against the FBR's own Withholding Income Tax Rate Card (updated to 30 June 2025) and corrected where discrepancies were found; items marked † remain unconfirmed against that source and should be verified before use in any filing, calculation, or transaction. This is not formal legal or financial advice.