# Pakistan Withholding Tax Card 2026-27

## Tax Year 2027 — Complete FBR WHT Rate Card, Section by Section

Every withholding tax (WHT) rate under the **Finance Act 2026** — Act No. XLIII of 2026, presidential assent 26 June 2026, effective 1 July 2026 for **Tax Year 2027** — in one section-by-section card. Covers salary, security guard and other specified services, goods, contracts, imports, property, exports, dividends, profit on debt, motor vehicles, social media revenue and every other WHT section of the Income Tax Ordinance, 2001. Cross-verified against the Gazette of Pakistan and the Finance Act 2026 rate cards published by leading tax practices.

*Reviewed July 2026 by Syed Asad Hussain Zaidi, Advocate High Court & Tax Consultant (LLB, LLM) · † = confirm against FBR IRIS / the relevant Schedule before relying on this for a filing*

## What Changed — Tax Year 2026 vs Tax Year 2027

Finance Act 2026 didn't just touch salary. Nine withholding regimes moved:

| Area | TY 2025-26 | TY 2026-27 (Finance Act 2026) |
|---|---|---|
| Salary (Sec 149) | Six slabs, top rate 35% from Rs. 4.1M, 9% surcharge on salaried >Rs.10M | Eight slabs, top rate 35% from Rs. 7M, **surcharge withdrawn** for salaried |
| Specified services incl. security guard (Sec 153(1)(b)) | 6% / 12% | **7% / 14%** |
| Residual “other services” (Sec 153(1)(b)) | 15% / 30% | **14% / 28%**, new tiers for independent professionals (15%/30%) & terminal/port operators (12%/24%) |
| Property sale (Sec 236C) | Banded 4.5%–5.5% (by value) | **Flat 2.75%** (filer/ATL) |
| Property purchase (Sec 236K) | Banded 1.5%–2.5% (by value) | **Flat 1.25%** (filer/ATL) |
| Export of goods (Sec 154) | 1% | **1.25%** |
| Remittance abroad via card (Sec 236Y) | 5% | **0.5%** |
| Capital gain on debt securities (Sec 151A) | 15% / 30% | **20% / 40%** |
| Life insurance/takaful payouts (Sec 151B) | No such section | **New:** 15% (within 1 yr) / 10% (1–4 yrs) |
| Social media platform revenue (Sec 154B) | No such section | **New:** 5% filer / 10% non-filer |
| Section 7E (deemed income) | 20% deemed rental | **Abolished** (FCC ruling, 6 May 2026) |
| Foreign TV serials (Sec 236CA) | Per-episode advance tax | **Abolished** |
| Mobile phone imports (Sec 148) | CBU rate up to Rs. 930 (USD 100–200 bracket) | **Reduced to Rs. 100** for that bracket † |

*Everything not flagged above carries the same rate it did in TY 2025-26 — Finance Act 2026 made no amendment to that section.*

## 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 + 20% of amount exceeding Rs. 2,200,000 | Adjustable |
| Rs. 3,200,001 – 4,100,000 | Rs. 316,000 + 25% of amount exceeding Rs. 3,200,000 | Adjustable |
| Rs. 4,100,001 – 5,600,000 | Rs. 541,000 + 29% of amount exceeding Rs. 4,100,000 | Adjustable |
| Rs. 5,600,001 – 7,000,000 | Rs. 976,000 + 32% of amount exceeding Rs. 5,600,000 | Adjustable |
| Above Rs. 7,000,000 | Rs. 1,424,000 + 35% of amount exceeding Rs. 7,000,000 | Adjustable |

*No surcharge on salaried income for TY 2026-27 — Section 4AB was withdrawn for salaried persons.*

| Other Sec 149 Payments | ATL (Filer) | Non-ATL | Status |
|---|---|---|---|
| Pension (below age 70, excess over Rs. 10M) | 5% | 5% | Final |
| Pension (age 70+) | Exempt | Exempt | — |
| Director / board fee | 20% flat | 20% flat | New line item |

## 2. Dividends — Sec 150

| Category | ATL (Filer) | Non-ATL |
|---|---|---|
| Independent Power Producers (pass-through dividend) | 7.5% | 15% |
| Real Estate Investment Trust (general) | 15% | 30% |
| Mutual funds — equities | 15% | 30% |
| Mutual funds — debt securities, recipient is an individual/other | 25% | 50% |
| Mutual funds — debt securities, recipient is a **corporate entity** | 29% | 58% |
| REIT dividend received from SPV | 0% | 0% |
| Dividend received by others from SPV (REIT Regulations 2015) | 35% | 70% |
| Company with no tax payable (exempt income / losses / credits) | 25% | 50% |
| Any other case | 15% | 30% |

*The corporate-vs-individual split on mutual fund debt-securities dividends is new for TY 2026-27 — previously a single flat rate applied regardless of recipient type.*

## 3. Profit on Debt — Sec 151

| Category | ATL (Filer) | Non-ATL | Status |
|---|---|---|---|
| National Savings Scheme / Post Office savings account | 15% | 30% | Final, min. if >Rs.5M |
| Bank deposit / financial institution account | 20% | 40% | Final, min. if >Rs.5M |
| Govt securities (other than NSS) — individual | 15% | 30% | Final, min. if >Rs.5M |
| Govt securities (other than NSS) — company/AOP | 20% | 40% | Final, min. if >Rs.5M |
| Bond, certificate, debenture or similar instrument | 15% | 30% | Final, min. if >Rs.5M |
| 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) | **20%** | **40%** |

*Increased from 15%/30% in TY 2025-26 to align with the standard profit-on-debt rate.*

## 5. Life Insurance & Takaful Payouts — Sec 151B (New for TY 2026-27)

| Payout Timing | Rate | Notes |
|---|---|---|
| Within 1 year of policy/certificate issuance | 15% | Final tax |
| Between 1 and 4 years | 10% | Final tax |
| After 4 years, or on death/disability of the insured | Exempt | No deduction |

*Tax is deducted on the gross payout less aggregate premiums/contributions paid. Non-resident recipients are taxed at the same 15%/10% regardless of ATL status; resident non-filers face a 100% higher rate under the Tenth Schedule.*

## 6. Payments to Non-Residents — Sec 152

| Payment Type | Rate | Status |
|---|---|---|
| Royalty and technical fee | 15% | Final |
| Construction/assembly/installation contract execution | 7% | Minimum |
| TV satellite channel advertisement contract | 7% | Minimum |
| Insurance or re-insurance premium | 5% | Minimum |
| Advertisement services relayed from outside Pakistan | 10% | Minimum |
| Foreign-produced commercial (TV/other media) | 20% | Final |
| Capital gain, non-resident co. (no PE) via special convertible rupee a/c — <6 months | 20% | Final |
| — >6 months | 10% | Final |
| Capital gain via FCVA/FCBVA/NRVA/NRBVA | 10% | Final |
| Sukuk return (excl. Sukuk Co. II & III) — company | 25% | Final |
| — individual/AOP, >Rs. 1M | 12.5% | Final |
| — individual/AOP, <Rs. 1M | 10% | Final |
| Profit on debt to non-resident without PE | 10% | Adj./Final |
| Profit on Federal Govt debt instrument via foreign/NRAR account | 10% | Final |
| **Fee for offshore digital services** | 15% | Final |
| Cross-border remittance service charges (money transfer operators) | 10% | Final |
| Card network/payment gateway fees paid by banks | 10% | Final |
| Other payments to non-residents | 20% | Adjustable |

### 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, freight forwarding, courier, manpower outsourcing, hotel, **security guard services**, software development, engineering, car rental, building maintenance & related | 8% / 16% | 8% / 16% |
| IT and IT-enabled services | 4% / 8% | 4% / 8% |
| Other services — company | — | 15% / 30% (min.) |
| Other services — other than company | 15% / 30% | — |
| Execution of a contract | 8% / 16% | 8% / 16% |
| Sports person | 15% / 30% | — |

## 7. Goods, Services & Contracts — Sec 153

### Goods

| Category | ATL (Filer) | Non-ATL |
|---|---|---|
| Rice, cotton seed or edible oil | 1.5% | 3% |
| Distributors of cigarettes | 2.5% | 5% |
| Distributors of pharmaceutical products | 1% | 2% |
| Distributors/dealers/wholesalers/retailers of FMCG, fertilizer, electronics (excl. mobile), sugar, cement, steel, edible oil — if ATL for both income & sales tax | 0.25% | 0.25% |
| Gold, silver and articles thereof | 1% | 2% |
| 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% |

### Services

| Category | ATL (Filer) | Non-ATL |
|---|---|---|
| **Specified services** — transport, freight forwarding, air cargo, courier, manpower outsourcing, hotel, **security guard services**, software development, advertising, engineering incl. architectural, warehousing, telecom, car rental, building maintenance, PSX/PMEX, inspection/testing/training, oilfield & related | **7%** | **14%** |
| IT and IT-enabled services (Sec 2 definition) | 4% | 8% |
| Oil tanker contractor services | 2% | 4% |
| Independent professional services — doctors, lawyers, architects, accountants, independent software engineers/developers | 15% | 30% |
| Terminal and port operating services (companies) | 12% | 24% |
| Other services (residual) — company or other taxpayer | 14% | 28% |
| Electronic and print media advertising services | 1.5% | 3% |
| Payment by exporter/export house for services to indirect exporter | 1% | 2% |

### Contracts

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

**Withholding tax on security guard / security company services (2026-27)**

Security guard and security company services are named under the **“specified services”** category of Section 153(1)(b):
- **7%** where the security company/service provider is on the Active Taxpayers' List (ATL/filer)
- **14%** where it is not on the ATL (non-filer)

Up from 6%/12% in TY 2025-26. Payments to a *non-resident* security guard provider through a Pakistani permanent establishment instead fall under Section 152(2A) at 8%/16%.

## 8. 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 |
| Cash on delivery via courier service | 2% of gross amount | Adj./Final, conditional |

*Persons with turnover exceeding Rs. 200 million are subject to adjustable (not final) tax; from TY 2027, persons with turnover up to Rs. 200 million may also opt out of the final tax regime when filing their return.*

## 9. Exports of Goods — Sec 154

| Transaction | Rate | Status |
|---|---|---|
| Realization of export proceeds by an exporter | **1.25%** | Minimum |
| Sale to exporter under inland back-to-back LC | 1.25% | Minimum |
| Export by industrial undertaking in an EPZA Zone | 1.25% | Minimum |
| Payment by direct exporter/export house (DTRE/EFS) to indirect exporter | 1.25% | Minimum |
| Clearing of exported goods (Collector of Customs) | 1.25% | Minimum |

*Up from 1% in TY 2025-26. The separate advance tax previously collected on export proceeds under Sec 147(6C) has been abolished outright.*

### Export of Services — Sec 154A

| Category | Rate | Status |
|---|---|---|
| IT / IT-enabled services, PSEB-registered | 0.25% | Final — extended through TY 2029 |
| Other exported services, royalty/commission, foreign construction, indenting commission | 1% | Final, conditional |

## 10. Social Media Platform Revenue — Sec 154B (New for TY 2026-27)

| Category | ATL (Filer) | Non-ATL |
|---|---|---|
| Revenue received from social media platforms (YouTube, Facebook, Instagram, TikTok, etc.) | 5% | 10% |

*Deducted by banks and NBFIs at time of credit/receipt. Minimum tax for resident content creators/influencers; final tax for non-residents without a Pakistani permanent establishment.*

## 11. 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% |

## 12. Prizes, Winnings & Petroleum — Sec 156 / 156A

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

## 13. Cash Withdrawal — Sec 231AB

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

## 14. Motor Vehicles — Sec 231B

### At registration / manufacturer sale (ATL / Filer)

| Engine Capacity | Rate |
|---|---|
| Up to 850cc | 0.5% of value |
| 851–1,000cc | 1% |
| 1,001–1,300cc | 1.5% |
| 1,301–1,600cc | 2% |
| 1,601–1,800cc | 3% |
| 1,801–2,000cc | 5% |
| 2,001–2,500cc | 7% |
| 2,501–3,000cc | 9% |
| Above 3,000cc | 12% |

*Where engine capacity doesn't apply and value ≥ Rs. 5 million: 3% of import/invoice value. Non-ATL rate is the filer rate increased by 200% (i.e. 3× the filer rate). Leasing to a non-ATL person: flat 4%.*

### 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 |

*Where capacity doesn't apply and value ≥ Rs. 5 million: Rs. 20,000 flat. Rate reduces 10% per year since first registration. Foreign domestic workers (Sec 231C): Rs. 200,000 ATL / Rs. 400,000 Non-ATL — no change from TY 2025-26.*

### Motor vehicle token tax — Sec 234 (no change from TY 2025-26)

| Category | ATL (Filer) | Non-ATL |
|---|---|---|
| Goods transport vehicles | Rs. 2.50/kg laden weight | — |
| Vehicles above 8,120kg laden weight | Rs. 1,200/annum | — |
| Passenger transport, per seat, 4–9 persons | Rs. 200 | Rs. 375 |
| Passenger transport, per seat, 10–19 persons | Rs. 500 | Rs. 750 |
| Passenger transport, per seat, 20+ persons | Rs. 1,000 | Rs. 1,500 |
| Up to 1,000cc | Rs. 800 | Rs. 1,600 |
| 1,001–1,199cc | Rs. 1,500 | Rs. 3,000 |
| 1,200–1,299cc | Rs. 1,750 | Rs. 3,500 |
| 1,300–1,499cc | Rs. 2,500 | Rs. 5,000 |
| 1,500–1,599cc | Rs. 3,750 | Rs. 7,500 |
| 1,600–1,999cc | Rs. 4,500 | Rs. 9,000 |
| 2,000cc & above | Rs. 10,000 | Rs. 20,000 |

*Lump-sum (multi-year) collection option runs from Rs. 10,000/20,000 (up to 1,000cc) to Rs. 120,000/240,000 (2,000cc+) — unchanged.*

## 15. Utilities & Auctions

### Electricity Consumption — Sec 235 (no change)

| 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 (no change)

| 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 (no change)

| Category | ATL (Filer) | Non-ATL |
|---|---|---|
| Property/goods other than immovable | 10% | 20% |
| Immovable property / Pakistan Railways train mgmt. services | 5% | 10% |

### Functions & Gatherings — Sec 236CB (no change)

| Category | ATL (Filer) | Non-ATL |
|---|---|---|
| Total bill from a person holding a function | 10% | 20% |

*The separate advance tax on foreign-produced TV dramas/serials (Sec 236CA) has been abolished by Finance Act 2026 and no longer applies.*

## 16. Property Transactions — Sec 236C & 236K

*Rates below are for filers on the Active Taxpayers' List (ATL) only. Finance Act 2026's non-filer/late-filer treatment for these two sections is not yet settled across sources, so it is intentionally omitted here — confirm separately with FBR IRIS if a non-filer transaction applies to you.*

### Sale/transfer of immovable property — Sec 236C

| Transaction | Rate (ATL / Filer) |
|---|---|
| Sale/transfer of immovable property, on gross consideration, any value | 2.75% flat |

### Purchase of immovable property — Sec 236K

| Transaction | Rate (ATL / Filer) |
|---|---|
| Purchase of immovable property, on fair market value, any value | 1.25% flat |

*FCVA/FCBVA/NRVA/NRBVA account holders: 0%, for both sections.*

### Remittance abroad via debit/credit/prepaid cards — Sec 236Y

| ATL (Filer) | Non-ATL |
|---|---|
| 0.5% | 1.0% |

*Reduced sharply from 5% in TY 2025-26.*

## 17. Distributors, Retailers & Bonus Shares

### Sales to Distributor, Dealer & Wholesaler — Sec 236G (no change)

| Category | ATL (Filer) | Non-ATL |
|---|---|---|
| Fertilizers | 0.25% | 0.7% |
| Other than fertilizers | 0.1% | 2% |

### Sales to Retailers — Sec 236H (no change)

| ATL (Filer) | Non-ATL |
|---|---|
| 0.5% | 2.5% |

### Brokerage & Commission — Sec 233 (no change)

| Category | ATL (Filer) | Non-ATL |
|---|---|---|
| Advertising agents | 10% | 20% |
| Life insurance agents (<Rs. 0.5M/year) | 8% | 16% |
| All other persons | 12% | 24% |

### Bonus Shares Issued by Companies — Sec 236Z (no change)

| ATL (Filer) | Non-ATL |
|---|---|
| 10% | 20% |

## 18. 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 — electric small cars/SUVs (≤50kWh) & LCVs (≤150kWh) | 1% | 2% |
| Edible oil, packaging material, paper/paperboard, plastics | 1–6% | 2–12% (by category) |
| Glycerol, crude; glycerol waters and lyes (PCT 1520.0000) | 2% | 4% |

*Mobile phone imports (Part II, First Schedule) vary by C&F value bracket and CBU/CKD status rather than a flat percentage. Finance Act 2026 confirmed the CBU rate for phones with a C&F value over USD 100 and up to USD 200 was reduced from Rs. 930 to Rs. 100. † The full bracket-by-bracket schedule has shown conflicting figures across published sources — confirm against the current Twelfth Schedule / FBR IRIS before quoting a specific rupee amount for any other bracket.*

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