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AS UPDATED VIDE THE FINANCE ACT 2025

Tax Card 2025-26

Applicable from July 01, 2025 to June 30, 2026. Income tax, withholding tax and sales tax rates for Pakistan, prepared by HiBiz Insight.

These are last year's rates. For Tax Year 2026-27 (Finance Act 2026), see the Tax Card 2026-27.

Salaried Individuals

Sec 149 – First Sch. Part I Div. I · Where salary exceeds 75% of taxable income

Taxable income	Tax rate
Up to Rs.600,000	0%
Rs.600,001 – Rs.1,200,000	1% of the amount exceeding Rs.600,000
Rs.1,200,001 – Rs.2,200,000	Rs.6,000 + 11% of the amount exceeding Rs.1,200,000
Rs.2,200,001 – Rs.3,200,000	Rs.116,000 + 23% of the amount exceeding Rs.2,200,000
Rs.3,200,001 – Rs.4,100,000	Rs.346,000 + 30% of the amount exceeding Rs.3,200,000
Exceeding Rs.4,100,000	Rs.616,000 + 35% of the amount exceeding Rs.4,100,000

Pension Income

Pensioners aged below 70 years

Pension / fee	Tax rate
Up to Rs.10,000,000	0%
Above Rs.10,000,000	5% of the amount exceeding Rs.10,000,000
Directors fee for board meeting	20% of the gross amount

AOP & Non-Salaried Individuals

First Sch. Part I Div. I

Taxable income	Tax rate
Up to Rs.600,000	0%
Rs.600,001 – Rs.1,200,000	15% of the amount exceeding Rs.600,000
Rs.1,200,001 – Rs.1,600,000	Rs.90,000 + 20% of the amount exceeding Rs.1,200,000
Rs.1,600,001 – Rs.3,200,000	Rs.170,000 + 30% of the amount exceeding Rs.1,600,000
Rs.3,200,001 – Rs.5,600,000	Rs.650,000 + 40% of the amount exceeding Rs.3,200,000
Exceeding Rs.5,600,000	Rs.1,610,000 + 45% of the amount exceeding Rs.5,600,000

Property Income / Rentals

Sec 155 – First Sch. Part I Div. VIA

Taxable income	Tax rate
Individuals and AOP	
Up to Rs.300,000	**Nil**
Rs.300,001 – Rs.600,000	**5% of the amount exceeding Rs.300,000**
Rs.600,001 – Rs.2,000,000	**Rs.15,000 + 10% of the amount exceeding Rs.600,000**
Exceeding Rs.2,000,000	**Rs.155,000 + 25% of the amount exceeding Rs.2,000,000**
Companies	
ATL	**15%**
Non-ATL	**30%**

Rates of Tax for Companies

First Sch. Part I Div. II

Company type	Tax rate
Banking company	**39%**
Company other than small company	**29%**
Small company	**20%**
Alternate Corporate Tax (ACT)	**17%**

Minimum Tax

Sec 113 – First Sch. Part I Div. IX

Person / sector	Tax rate
Individuals & AOP (turnover Rs.100 million and above)	1.25%
Companies	1.25%
Sui Southern Gas Company Limited and Sui Northern Gas Pipelines Limited (where annual turnover exceeds Rs.1 billion)	0.75%
Pakistan International Airlines Corporation	0.75%
Poultry industry including breeding, broiler production, egg production, feed production	0.75%
Oil refineries	0.5%
Motorcycle dealers registered under the Sales Tax Act, 1990	0.5%
Oil marketing companies	0.5%
Distributors of pharmaceutical products, fast moving consumer goods and cigarettes	0.25%
Petroleum agents and distributors registered under the Sales Tax Act, 1990	0.25%
Rice mills and dealers	0.25%
Tier-1 retailers of fast moving consumer goods integrated with the Board's computerized system for real-time reporting of sales and receipts	0.25%
Person's turnover from suppliers through e-commerce, including running an online marketplace	0.25%
Persons engaged in sale and purchase of used vehicles	0.25%
Flour mills	0.25%

Super Tax

Sec 4C – First Sch. Part I Div. IIB

Income	Tax rate
Does not exceed Rs.150 million	0%
Exceeds Rs.150 million but not Rs.200 million	1%
Exceeds Rs.200 million but not Rs.250 million	1.5%
Exceeds Rs.250 million but not Rs.300 million	2.5%
Exceeds Rs.300 million but not Rs.350 million	3.5%
Exceeds Rs.350 million but not Rs.400 million	5.5%
Exceeds Rs.400 million but not Rs.500 million	7.5%
Exceeds Rs.500 million	10%

Profit on Debt

Sec 151 – First Sch. Part I Div. IIIA & Part III Div. IA

Nature	ATL	Non-ATL
Profit from a banking company or financial institution	20%	40%
Yield on an account, deposit or certificate under the National Savings Scheme or Post Office savings account	15%	30%
In other cases	15%	30%

Note: Amount received by an AOP / individual exceeding Rs.5 million is chargeable to tax under NTR as per slab rates of salary / business income, whichever is applicable.

Prizes and Winnings

Sec 156 – First Sch. Part IV Div. VI

Nature	ATL	Non-ATL
Prize bonds and winning of crossword puzzle	15%	30%
Winnings from a raffle, lottery, prize on winning a quiz	20%	40%

Return on Investment in Sukuks

Sec 151(1A) – First Sch. Part I Div. IIIB & Part III Div. IB

Sukuk holder	ATL	Non-ATL
Company	25%	50%
Individual / AOP — return less than Rs.1 million	10%	20%
Individual / AOP — return more than Rs.1 million	12.5%	25%

Dividend

Sec 150 – First Sch. Part I Div. III

Nature	ATL	Non-ATL
IPP (CPPA-G)	7.5%	15%
Dividend in specie	15%	30%
From SPV by REIT scheme	0%	0%
From SPV by others	35%	70%
Where company is availing exemption or benefiting from carried-forward business losses & tax credits	25%	50%
From mutual funds (debt funds — received by company)	29%	58%
From mutual funds (debt funds — other receipts)	25%	50%
From mutual funds (equity funds)	15%	30%

Sale / Transfer of Immovable Property

Sec 236C – First Sch. Part IV Div. X

Value	ATL	ATL but late filer	Non-ATL
Up to Rs.50 million	4.5%	7.5%	11.5%
Rs.50 million to Rs.100 million	5%	8.5%	11.5%
Exceeding Rs.100 million	5.5%	9.5%	11.5%

Purchase of Immovable Property

Sec 236K – First Sch. Part IV Div. XVIII

Value	ATL	ATL but late filer	Non-ATL
Up to Rs.50 million	1.5%	4.5%	10.5%
Rs.50 million to Rs.100 million	2%	5.5%	14.5%
Exceeding Rs.100 million	2.5%	6.5%	18.5%

Persons Remitting Amounts Abroad

Sec 236Y – First Sch. Part IV Div. XXVII

Nature	ATL	Non-ATL
On gross amount remitted abroad	5%	10%

Tax on Sale to Retailers

Sec 236H – First Sch. Part IV Div. XV

Nature	ATL	Non-ATL
Advance tax collected on sale to retailers by manufacturer, distributor, dealer, wholesaler or commercial importer	0.5%	2.5%

Bonus Shares Issued by Companies

Sec 236Z

Nature	ATL	Non-ATL
Value of the bonus shares issued	10%	20%

Capital Gain on Immovable Property

Sec 37(1A) – First Sch. Part I Div. VIII

Holding period	Open plot	Constructed	Flats
Up to 1 year	15%	15%	15%
1 to 2 years	12.5%	10%	7.5%
2 to 3 years	10%	7.5%	–
3 to 4 years	7.5%	5%	–
4 to 5 years	5%	–	–
5 to 6 years	2.5%	–	–
Exceeding 6 years	–	–	–
Disposal of immovable property acquired on or after 1 July 2024			15%

Capital Gain on Disposal of Securities

Sec 37A – First Sch. Part I Div. VII

Holding period / nature	Tax rate
Securities acquired before 1 July 2024	
Does not exceed 1 year	**15%**
Exceeds 1 year but not 2 years	**12.5%**
Exceeds 2 years but not 3 years	**10%**
Exceeds 3 years but not 4 years	**7.5%**
Exceeds 4 years but not 5 years	**5%**
Exceeds 5 years but not 6 years	**2.5%**
Exceeds 6 years	**0%**
Other	
Future commodity contracts entered by members of PMEX	**5%**
Securities acquired between July 2024 and June 2025	**15% (slab rate of non-salaried individuals & AOP will be used)**
Securities acquired on or after 1 July 2025	**15%**

Tax on Deemed Income

Sec 7E

Nature	Tax Year 2022 and onwards
On an amount equal to 5% of the fair market value of capital assets situated in Pakistan held on the last day of the tax year	**20% of the deemed income**

Tax at Import Stage

Sec 148 – First Sch. Part II

Nature	ATL	Non-ATL
Goods classified in Part I, Twelfth Schedule	1%	2%
Goods classified in Part II, Twelfth Schedule (other than commercial importer)	2%	4%
Commercial importers — goods in Part II, Twelfth Schedule	3.5%	7%
Goods classified in Part III, Twelfth Schedule	5.5%	11%
Commercial importers — goods in Part III, Twelfth Schedule	6%	12%
Goods covered under rescinded SRO 1125(I)/2011	1%	2%
Finished pharma products not manufactured in Pakistan, as certified by DRAP	4%	8%
CKD kits of electric vehicles for small cars or SUVs	1%	2%

Import of Mobile Phones

Tax in Rs per set, by C&F value (USD)

C&F value (USD)	CBU	CKD/SKD
Up to 30, except smartphone	70	–
101 to 200	930	–
201 to 350	970	–
351 to 500	5,000	3,000
Above 500	11,500	5,200

Note: Advance tax is increased by 100% for non-active taxpayers.

Supply of Goods

Sec 153(1)(a) – First Sch. Part III Div. III

Nature	ATL	Non-ATL
Sale of rice, cotton seed & edible oil	1.5%	3%
Sale of cigarettes by distributors	2.5%	5%
Sale of pharma products by distributors	1%	2%
Sale by distributors, dealers, sub-dealers, wholesalers and Tier-1 retailers integrated with the Board (also on Sales Tax ATL) of FMCG, fertilizer, electronics (excluding mobile phones), sugar, cement, steel, edible oil	0.25%	0.5%
Sales, supplies & services by taxpayers in textile & articles, carpets, leather & articles, artificial leather footwear, surgical goods, sports goods	1%	2%
Supplies and services to the above sectors by yarn traders	0.5%	1%
Sale of gold & silver and articles thereof	1%	2%
Toll manufacturing — company	9%	18%
Toll manufacturing — AOP & individual	11%	22%
Sale of any other goods — company	5%	10%
Sale of any other goods — AOP & individual	5.5%	11%

Note: Minimum limit on tax deduction for payments: Rs.75,000 (goods) and Rs.30,000 (services) per annum.

Payments for Services

Sec 153(1)(b) – First Sch. Part III Div. III

Nature	ATL	Non-ATL
Transport, freight forwarding, air cargo, courier, manpower outsourcing, hotel, security guard, software development, tracking, advertising (other than print/electronic media), share registrar, engineering / architectural, warehousing, AMC services, data services, telecom infrastructure (tower), car rentals, building maintenance, PSEL & PMEL services, inspection, certification & testing, training, oilfield services, telecom, collateral management, travel and tours, REIT management, NCCPL services	6%	12%
IT services & IT-enabled services	4%	8%
Payments to sellers of digitally ordered goods/services via local e-commerce	1%	2%
Courier companies (collecting cash-on-delivery payments)	2%	4%
Advertising services (print and electronic media)	1.5%	3%
Stitching, dyeing, printing, embroidery, washing, sizing & weaving to exporters	1%	2%
Any other case (AOP / individual / company) — general services	15%	30%

Note: Tax is withheld under this section where payment is greater than or equal to Rs.30,000 in aggregate during a financial year.

Execution of Contracts

Sec 153(1)(c) – First Sch. Part III Div. III

Recipient	ATL	Non-ATL
Sportspersons	15%	20%
Company	7.5%	15%
Any other case (AOP / individual)	8%	16%

Exports

Sec 154 – First Sch. Part III Div. IV

Nature	Rate
Realization of export proceeds	**1% + 1% additional (u/s 147 adjustable)**
Non-export indenting agent	**1% + 1% additional (u/s 147 adjustable)**
Export indenting agent / export buying house	**1% + 1% additional (u/s 147 adjustable)**
Realization of proceeds under inland back-to-back LC	**1% + 1% additional (u/s 147 adjustable)**
Export of goods by industrial undertaking in EPZ	**1% + 1% additional (u/s 147 adjustable)**
Indirect exporters (DTRE Rules, 2001)	**1% + 1% additional (u/s 147 adjustable)**
Collection by the collector of customs at the time of clearance of goods exported	**1% + 1% additional (u/s 147 adjustable)**

Export of Services

Sec 154A – First Sch. Part III Div. IV

Nature	Rate
Export proceeds of computer software, IT or IT-enabled services by persons registered with the Pakistan Software Export Board	**0.25% of proceeds**
Services or technical services rendered outside Pakistan or exported from Pakistan	**1% of proceeds**
Construction contracts executed outside Pakistan	**1% of proceeds**
Royalty, commission or fees derived by a resident company from a foreign enterprise for use outside Pakistan of any patent, invention, model, design, secret process, formula or similar property right or know-how	**1% of proceeds**
Other services rendered outside Pakistan as notified by the Board	**1% of proceeds**

Payments to Non-Residents

Sec 152 – First Sch. Part III Div. II

Nature	ATL	Non-ATL
Royalty / fee for technical services	15%	30%
Contract or sub-contract under a construction, assembly or installation project in Pakistan, including supervisory activities		8%
Any other contract for construction or related services, or advertising services rendered by TV satellite channels		See note
Insurance or re-insurance premium	10%	20%
Advertisement services from a non-resident person relaying from outside Pakistan	20%	40%
Foreign-produced commercials	15%	30%
Capital gain on disposal of debt instruments & Government securities		10%

Note: The PDF does not list a rate for “any other contract …”. Contact us for the applicable rate.

Tax on Private Motor Vehicles

Sec 231B – First Sch. Part IV Div. VII

Engine capacity	ATL	Non-ATL
Registration of private motor vehicles — Sec 231B(1)		
Up to 850cc	0.5% of value	1.5% of value
851cc – 1000cc	1% of value	3% of value
1001cc – 1300cc	1.5% of value	4.5% of value
1301cc – 1600cc	2% of value	6% of value
1601cc – 1800cc	3% of value	9% of value
1801cc – 2000cc	5% of value	15% of value
2001cc – 2500cc	7% of value	21% of value
2501cc – 3000cc	9% of value	27% of value
Above 3000cc	12% of value	36% of value
Engine capacity not applicable and value Rs.5 million or more		
Imported vehicles	3% of value	9% of value
Locally manufactured vehicles	3% of value	9% of value
Leasing — Sec 231B(1A)		
Leasing of motor vehicle to a person not appearing in ATL	4% of the value of motor vehicle	
Transfer of registration or ownership — Sec 231B(2)		
Up to 850cc	–	–
851cc – 1000cc	Rs.5,000	Rs.15,000

Engine capacity	ATL	Non-ATL
1001cc – 1300cc	Rs.7,500	Rs.22,500
1301cc – 1600cc	Rs.12,500	Rs.37,500
1601cc – 1800cc	Rs.18,750	Rs.56,250
1801cc – 2000cc	Rs.25,000	Rs.75,000
2001cc – 2500cc	Rs.37,500	Rs.112,500
2501cc – 3000cc	Rs.50,000	Rs.150,000
Above 3000cc	Rs.62,500	Rs.187,500
Locally manufactured vehicle sold before registration by the original purchaser		
Up to 1000cc	Rs.100,000	Rs.300,000
1001cc – 2000cc	Rs.200,000	Rs.600,000
Above 2000cc	Rs.400,000	Rs.1,200,000

Note: Where engine capacity is not applicable and the vehicle value is Rs.5 million or more, tax on transfer is Rs.20,000 (Rs.60,000 for non-filers).

Note: The transfer tax is reduced by 10% each year from the date of first registration in Pakistan.

Tax on Electricity

Sec 235 – First Sch. Part IV Div. IV

Monthly bill	ATL	Non-ATL
Domestic consumption		
Less than Rs.25,000	Nil	Nil
Rs.25,000 and above	Nil	7.5%
Commercial and industrial consumption		
Up to Rs.500		Nil
More than Rs.500 and less than Rs.20,000		10%
Industrial consumer — more than Rs.20,000		Rs.1,950 + 5% of the amount exceeding Rs.20,000
Commercial consumer — more than Rs.20,000		Rs.1,950 + 12% of the amount exceeding Rs.20,000

Advance Tax on Cash Withdrawal

Sec 231AB

Nature	ATL	Non-ATL
Cash withdrawal exceeding Rs.50,000 per day from all accounts	0%	0.8%

Brokerage and Commission

Sec 233 – First Sch. Part IV Div. II

Nature	ATL	Non-ATL
Advertising agent	10%	20%
Life insurance commission less than Rs.0.5 million per annum	8%	16%
All other cases	12%	24%

Telephone Users

Sec 236 – First Sch. Part V Div. IV

Nature	Tax rate
Telephone and internet, where the monthly bill exceeds Rs.1,000	**10% of the amount exceeding Rs.1,000**
Subscribers of internet, mobile telephone and pre-paid internet or telephone cards	**15% of the bill or price of the card / units sold through any electronic medium**
Persons mentioned in income tax general orders under section 114B (non-filers)	**75% of the amount**

Punjab Agricultural Income Tax

Punjab Agricultural Income Tax Act, 1997

Taxable income	Tax rate
Up to Rs.600,000	**0%**
Rs.600,001 – Rs.1,200,000	**15% of the amount exceeding Rs.600,000**
Rs.1,200,001 – Rs.1,600,000	**Rs.90,000 + 20% of the amount exceeding Rs.1,200,000**
Rs.1,600,001 – Rs.3,200,000	**Rs.170,000 + 30% of the amount exceeding Rs.1,600,000**
Rs.3,200,001 – Rs.5,600,000	**Rs.650,000 + 40% of the amount exceeding Rs.3,200,000**
Above Rs.5,600,000	**Rs.1,610,000 + 45% of the amount exceeding Rs.5,600,000**

Sales Tax on Goods and Services

Authority	General rate
FBR — General Sales Tax on goods	18%
Punjab — services (PRA)	16%
Islamabad Capital Territory (ICT) — services	15%
Sindh — services (SRB)	15%
Khyber Pakhtunkhwa — services (KPRA)	15%
Balochistan — services (BRA)	15%

This tax card is a summary for general guidance only, based on the Finance Act 2025. Rates may change through subsequent notifications. Consult HiBiz Insight for advice specific to your situation.