

Withholding Tax Card

Every withholding & advance-tax provision of the Income Tax Ordinance, 2001 — Filer (ATL) and Non-filer (non-ATL) rates, as proposed by the Finance Bill 2026 (effective 1 July 2026).

Basis: Income Tax Ordinance, 2001 (amended to 20.02.2026) as further amended by the Finance Bill 2026 · **Non-filer rates** per the Tenth Schedule · **Currency:** PKR · **Version 1.0** · **Prepared June 2026**

B26 = changed by Finance Bill 2026 **NEW** = new withholding by Finance Bill 2026 **F** Final · **M** Minimum · **A** Adjustable

Non-filer in **red**; "Same" = no increase (Tenth Sch. excluded)

A · Salary & Imports

Section	Nature of payment / transaction	Filer (ATL)	Non-filer (non-ATL)	Status
149	Salary B26 (slabs restructured; surcharge abolished)	Slab → Annexure	Same	A
148	Import — 12th Sch Part I goods (steel, fertiliser, urea, gold, cotton, LNG)	1%	2%	M/F
148	Import — 12th Sch Part II goods; pulses	2%	4%	M/F
148	Import — SRO-1125 commercial importers	3%	6%	M/F
148	Import — coal	4%	8%	M/F
148	Import — ship-breakers	4.5%	9%	M/F
148	Import — industrial undertakings & companies	5.5%	11%	M/F
148	Import — any other person	6%	12%	M/F
148	Import — plastic raw material (industrial / own use)	1.75%	3.5%	M/F
148	Import — plastic raw material (commercial importer)	4.5%	9%	M/F

B · Dividend, Sukuk & Profit on Debt

Section	Nature of payment / transaction	Filer (ATL)	Non-filer (non-ATL)	Status
150	Dividend — general & REIT	15%	30%	F
150	Dividend — IPP pass-through (CPPA-G)	7.5%	15%	F
150	Dividend — from a company paying no tax (exemption / loss / credit)	25%	50%	F
150	Dividend — REIT scheme from SPV	0%	0%	F
150A	Sukuk return — company holder	25%	50%	F
150A	Sukuk return — individual / AOP, return > 1m	12.5%	25%	F
150A	Sukuk return — individual / AOP, return < 1m	10%	20%	F
151	Profit on debt — bank / FI deposits; Govt securities (non-individuals)	20%	40%	F/A
151	Profit on debt — all other cases	15%	30%	F/A
151A	Gain on disposal of debt securities (NCCPL)	15%	30%	F
236Z	Bonus shares issued by a company — on value of bonus shares	10%	10%	F

Dividend — other SPV recipients 35%; mutual-fund split 25% (debt) / 15% (equity).

C · Payments to Non-Residents (section 152)

Section	Nature of payment / transaction	Filer (ATL)	Non-filer (non-ATL)	Status
152(1A)	Contracts — construction / assembly / installation & related	7%	Same	F/M
152(1AA)	Insurance / re-insurance premium	5%	Same	F
152(1AAA)	Advertisement — non-resident media person	10%	Same	F
152(2)	Other payments to a non-resident (general)	20%	Same	F/M
152(1D/1DA)	Capital gain — debt / securities via non-resident accounts	10%	Same	F
152(2A)(a)	Sale of goods — company	5%	10%	M
152(2A)(a)	Sale of goods — other than company	5.5%	11%	M
152(2A)(b)	Services — specified list	8%	16%	M
152(2A)(b)	Services — IT / IT-enabled	4%	8%	M
152(2A)(b)	Services — other	15%	30%	M
152(2A)(c)	Contracts — sportspersons	15%	30%	M
152(2A)(c)	Contracts — other	8%	16%	M

D · Payments for Goods, Services & Contracts (section 153)

Section	Nature of payment / transaction	Filer (ATL)	Non-filer (non-ATL)	Status
153(1)(a)	Sale of goods — company	5%	10%	M
153(1)(a)	Sale of goods — other than company	5.5%	11%	M
153(1)(a)	Toll manufacturing — company	9%	18%	M
153(1)(a)	Toll manufacturing — other than company	11%	22%	M
153(1)(a)	Sale of rice, cotton-seed or edible oils	1.5%	3%	M
153(1)(b)	Services — specified list B26	7%	14%	M
153(1)(b)	Services — IT / IT-enabled	4%	8%	M
153(1)(b)	Independent professionals (doctors, lawyers, etc.) NEW	15%	30%	M
153(1)(b)	Other services B26	14%	28%	M
153(1)(b)	Advertising to print / electronic media	1.5%	3%	M
153(1)(b)	Terminal / port operator services NEW	12%	24%	M
153(1)(c)	Contracts — sportspersons	15%	30%	M
153(1)(c)	Contracts — company	7.5%	15%	M
153(1)(c)	Contracts — other than company	8%	16%	M
153(2A)	E-commerce — digitally ordered goods/services (digital / bank channel)	1%	2%	M/A
153(2A)	E-commerce — cash on delivery (by courier)	2%	4%	M/A

E · Exports, IT & Digital Receipts

Section	Nature of payment / transaction	Filer (ATL)	Non-filer (non-ATL)	Status
154	Export proceeds of goods B26 (separate 1% advance u/s 147(6C) withdrawn)	1.25%	Same	F
154A	Export of IT / IT-enabled services (PSEB) B26 (to TY 2029)	0.25%	Same	F/M
154A	Export of services — any other case	1%	Same	F/M
154B	Social-media platform revenue (resident) NEW	5%	10%	M
154B	Social-media platform revenue (non-resident) NEW	5%	5%	F

F • Property Income, Prizes, Petroleum & Life Insurance

Section	Nature of payment / transaction	Filer (ATL)	Non-filer (non-ATL)	Status
155	Rent of immovable property — individual / AOP	Slab → Annexure	2× slab	A
155	Rent of immovable property — company	15%	30%	A
156	Prize on prize bond or cross-word puzzle	15%	30%	F
156	Winnings — raffle, lottery, quiz, promotional prize	20%	40%	F
156A	Commission / discount to petroleum-pump operators	12%	24%	F
7G / 151B	Life-insurance pay-out gain — cashed within 1 year NEW	15%	30%	F
7G / 151B	Life-insurance pay-out gain — 1 to 7 years NEW	10%	20%	F

Life-insurance pay-out exempt on death, disability, or after 7 years.

G • Cash Withdrawal, Motor Vehicles & Foreign Workers

Section	Nature of payment / transaction	Filer (ATL)	Non-filer (non-ATL)	Status
231AB	Cash withdrawal from bank — where withdrawals exceed Rs 50,000/day	N/A	0.8%	A
231B(1)&(3)	Purchase / registration of motor vehicle (by engine capacity)	Slab → Annexure	3× slab	A
231B(2)	Transfer of vehicle registration / ownership (by cc; -10%/yr)	Rs 0 – 62,500	3×	A
231C	Foreign domestic workers — per worker, at visa issue / renewal	Rs 200,000	Rs 400,000	A

H • Brokerage / Commission & Motor-Vehicle (Token) Tax

Section	Nature of payment / transaction	Filer (ATL)	Non-filer (non-ATL)	Status
233	Brokerage / commission — advertising agents	10%	20%	M
233	Brokerage / commission — life-insurance agents (< Rs 0.5m p.a.)	8%	16%	M
233	Brokerage / commission — others	12%	24%	M
234	Motor-vehicle (token) tax — goods / passenger / private (by weight, seat or cc)	Per schedule	2×	A

I • Electricity & Telephone / Internet

Section	Nature of payment / transaction	Filer (ATL)	Non-filer (non-ATL)	Status
235	Electricity — commercial / industrial (bill-slab up to 12%)	up to 12%	Same	M/A
235	Electricity — domestic (monthly bill ≥ Rs 25,000)	7.5%	Same	A
236	Telephone (landline) — monthly bill > Rs 1,000	10% of excess	Same	A
236	Mobile phone & internet — bill / pre-paid card / units	15%	Same	A

J • Property Transactions & Other Collections

Section	Nature of payment / transaction	Filer (ATL)	Non-filer (non-ATL)	Status
236A	Sale by auction — general	10%	20%	A
236A	Sale by auction — immovable property / Pakistan Railways	5%	10%	A
236C	Sale / transfer of immovable property (seller) B26	2.75%	11.5%	A/M
236K	Purchase of immovable property (buyer) B26	1.25%	10.5 – 18.5%	A
236CB	Functions & gatherings (marriage halls, marquees, etc.)	10%	20%	A
236G	Sale to distributors / dealers / wholesalers — fertiliser	0.7%	1.4%	M
236G	Sale to distributors / dealers / wholesalers — other than fertiliser	0.1%	2%	M
236H	Sale to retailers — on gross amount of sales	0.5%	2.5%	M
236Y	Amount remitted abroad via credit / debit / prepaid card B26	0.5%	1%	A
236Z	Bonus shares (shown in Group B)	10%	10%	F

236G fertiliser: 0.25% if on both Sales-Tax & Income-Tax ATLs. 236CA (foreign TV plays / ads) withdrawn by the Finance Bill 2026.

Annexure · Slab-based rates referenced above

Salary — section 149 (annual taxable income) · Filer = Non-filer

Taxable income (Rs)	Tax
Up to 600,000	0%
600,001 – 1,200,000	1% of amount over 600,000
1,200,001 – 2,200,000	6,000 + 11% over 1,200,000
2,200,001 – 3,200,000	116,000 + 20% over 2,200,000
3,200,001 – 4,100,000	316,000 + 25% over 3,200,000
4,100,001 – 5,600,000	541,000 + 29% over 4,100,000
5,600,001 – 7,000,000	976,000 + 32% over 5,600,000
Over 7,000,000	1,424,000 + 35% over 7,000,000

Property rent — section 155 (individual / AOP) · Non-filer = 2×

Gross rent (Rs)	Tax (filer)
Up to 300,000	Nil
300,001 – 600,000	5% over 300,000
600,001 – 2,000,000	15,000 + 10% over 600,000
Over 2,000,000	155,000 + 25% over 2,000,000

Company landlord: 15%. Slabs unchanged by the Finance Bill 2026.

Motor-vehicle purchase / registration — s.231B(1) & (3): % of value by engine capacity · Filer shown; Non-filer = 3×

≤850cc	851–1000	1001–1300	1301–1600	1601–1800	1801–2000	2001–2500	2501–3000	>3000cc
0.5%	1%	1.5%	2%	3%	5%	7%	9%	12%

Where engine capacity is not applicable and value ≥ Rs 5m: 3% of value (filer). Non-filer 236K is a slab: 10.5% (≤50m) / 14.5% (50–100m) / 18.5% (>100m).

HOW THE NON-FILER (NON-ATL) COLUMN IS BUILT — TENTH SCHEDULE

Non-filer rates are the First-Schedule rate **increased by 100% (doubled)** under Rule 1 of the Tenth Schedule, **except: section 231B** is increased by 200% (×3); and **236C, 236G, 236H, 236K** carry the fixed non-ATL rates shown. The increase does **not** apply (non-filer = "Same") to **149** (salary), **152** (other than 2A goods/services/contracts), **154, 154A, 235** and **236; 231AB** applies to non-ATL persons only. Late-filer (Rule 1A) relief is omitted by the Finance Bill 2026. Bonus-share tax (236Z) is collected uniformly at 10% and is not increased for non-ATL persons.

PROVISIONS OMITTED / NOT IN FORCE

No withholding (omitted in earlier Finance Acts): 152A, 153A, 156B, 231A & 231AA, 232, 233A & 233AA, 234A, 235A & 235B, 236B, 236D, 236E, 236F, 236HA, 236I, 236J, 236L, 236M & 236N (replaced by 236Z), 236P, 236Q, 236R, 236S, 236T, 236U, 236V, 236W, 236X. **236CA** is withdrawn by the Finance Bill 2026. **Scope:** covers tax deducted / collected at source; self-assessed advance tax under section 147 is outside it. Section coverage cross-checked against published TY 2026 rate cards.

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Disclaimer. Summary of withholding / advance-tax provisions of the Income Tax Ordinance, 2001 (amended to 20.02.2026) as proposed to be amended by the **Finance Bill 2026** (effective 1 July 2026, subject to enactment). Non-filer rates are derived from the Tenth Schedule and assume the general 100% increase save where excluded or a fixed rate applies; final / minimum / adjustable status is indicative and varies with the taxpayer, nature of income and exemption / reduced-rate clauses (Second Schedule), conditions and provisos not reproduced here. Slab items are in the Annexure; refer to the First Schedule for full tables. General information, not tax advice — confirm against the enacted Act and your facts before acting. © 2026 Trustpoint Consultants. All rights reserved.