



Clarification on ATM Receipt Printing Fee

In response to various queries being initiated regarding ATM transaction receipts, please note that this is an optional service where banks' customers are getting a choice to opt for a physical receipt charged at PKR 2.50, or to get a free of cost intimation through SMS. This initiative is part of a "Go-Green" exercise to reduce litter and lower the cost of printed receipts, which are usually discarded immediately. In addition, sensitive customer information is left for others to peruse. SBP has not mandated this and has entirely left the customer to choose a charged receipt or get free electronic confirmation.

The guidelines governing this are:

1. Customer must be informed about charged receipt at the time of transaction.
2. Bank has registered mobile number of the customer.
3. The customer has free SMS facility.
4. Assure that an SMS is pushed to the customer's registered mobile number with details such as transaction amount and remaining balance.

Kindly note that charged receipts on balance inquiry and ATM receipts have been ongoing since quite a while, and customers have full liberty to decline a receipt without incurring any extra cost.

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