

Money Transfer to Pakistan

Frequently Asked Questions (FAQs)

1 How do I transfer money to Pakistan?

Instant Transfers

With ADIB it is easy to instantly transfer Pakistani Rupees to Pakistan in just a few steps through Mobile Banking or Internet Banking. The transfers are processed 24/7.

Regular Transfers

Transfer to Pakistan in Pakistani Rupees and in global currencies through Mobile Banking, Internet Banking and Branches. The transfers are processed within banking hours.

2 What is the difference between an Instant Transfer and a Regular Transfer?

Instant Transfers are primarily for personal transfers of up to PKR 1,500,000 *. The transfers are processed instantly.

- There are certain conditions below for transfers to be sent instantly:
- The transfer currency must be Pakistani Rupee (PKR)
 - Sender must be an individual accountholder
 - Receiver must be an individual accountholder
 - Transfer amount must be up to PKR 1,500,000 *
 - The receiving bank must be an 1LINK IBFT Participant Bank in Pakistan, and the bank must be allowed to receive foreign remittances.

Regular Transfers, typically known as SWIFT Transfers or Telegraphic Transfers

- Offered in Pakistani Rupees and in global currencies, for any transfer amount
- Transfers can be sent to any person or business in Pakistan
- The transfer time will be either the same day or next working day

3 What is the processing time for Instant and Regular Transfers?

Transfer Type and Amount	Transfer Submission Day	Transfer Submission Time	Processing Time	Conditions
Instant transfer to Habib Bank Limited (HBL) in Pakistan Any amount in PKR	Monday to Sunday	24/7	Instant	As per Instant Transfer Eligibility details mentioned above, and subject to General Terms and Conditions for Accounts and Islamic Banking Services
Instant transfer to 32 Banks in Pakistan (Up to PKR 1,500,000)	Monday to Sunday	24/7	Instant	As per Instant Transfer Eligibility details mentioned above, and subject to General Terms and Conditions for Accounts and Islamic Banking Services
Regular (SWIFT) Transfers to banks in Pakistan (More than PKR 1,500,000 or equivalent in other currencies)	Monday to Thursday	Till 1:00 pm	Same Day	Subject to General Terms and Conditions for Accounts and Islamic Banking Services
		After 1:00 pm	Next Working Day	
	Friday	Till 11:30 am	Same Day	
		After 11:30 am	Next Working Day	
	Saturday to Sunday	Any time	Next Working Day	

* The amount threshold is subject to change without prior notice

4 Who can I send the Instant Transfer to in Pakistan?

- Instant Transfer can be sent to any bank account that belongs to an individual in Pakistan.
- Instant Transfer is not available for bank accounts that belong to any business, commercial, or government entity.

5 Who can I send the Regular Transfer to in Pakistan?

- The regular transfer or SWIFT transfer, can be sent to any bank account in Pakistan – it can be an individual, business, commercial, or government entity.

6 How do I send an instant Pakistani Rupee transfer to Pakistan?

- Instant Pakistani Rupee Transfer is available on Mobile Banking and Internet Banking.
- If you are registered with Mobile Banking or Internet Banking, then simply follow the steps below:

Mobile Banking	Internet Banking
1. Login to ADIB Mobile App 2. Tap on Move Money, tap on New Transfer / Payment, and then tap on My Recipients 3. Select your existing PKR Recipient or add a new one 4. Tap on the recipient account, enter the amount to send and follow the onscreen instructions 5. Confirm the details and submit the transfer	1. Login to e-ADIB Internet Banking 2. Click on Transfers and Payments, click on My Recipients 3. Select your existing PKR Recipient or add a new one 4. Click on the recipient account, enter the amount to send and follow the onscreen instructions 5. Confirm the details and submit the transfer

- Based on your transfer details that you enter, if the transfer is eligible to be sent instantly as defined in “Instant Transfer Eligibility”, it will be processed instantly. Alternatively, if the transfer is not eligible to be sent as an instant transfer, it will be processed as a regular (SWIFT) transfer.

- If you are not registered with Mobile Banking and Internet Banking, please follow the below steps:
 - Mobile Banking: Download ADIB Mobile App from Google Play or App Store. Install the app, and follow the simple registration steps.
 - Internet Banking: For registering with the e-ADIB Internet Banking, please visit www.adib.ae, click on “Log in” on the top right corner, click on “Personal Banking”, click on Sign Up, and follow the onscreen requirements to register.

7 How do I send a regular transfer to Pakistan in any currency?

- The Regular (SWIFT) Transfers to Pakistan are available through Mobile Banking, Internet Banking and Branches.
- If you wish to visit an ADIB branch near you to submit a transfer request, ADIB offers the convenience of smart electronic Funds Transfer Form. Please [download](#) the form, fill, sign, and visit any ADIB branch to submit the form.
- If you are registered with ADIB Mobile App or Online Banking, then simply follow the steps below

Mobile Banking	Internet Banking
1. Login to ADIB Mobile App 2. Tap on Move Money, tap on New Transfer / Payment, and then tap on My Recipients 3. Select your existing PKR Recipient or add a new one 4. Tap on the recipient account, enter the amount to send and follow the onscreen instructions 5. Confirm the details and submit the transfer	1. Login to e-ADIB Internet Banking 2. Click on Transfers and Payments, click on My Recipients 3. Select your existing PKR Recipient or add a new one 4. Click on the recipient account, enter the amount to send and follow the onscreen instructions 5. Confirm the details and submit the transfer

- Based on your transfer details that you enter, if the transfer is eligible to be sent instantly as defined in “Instant Transfer Eligibility”, it will be processed instantly. Alternatively, the if the transfer is not eligible to be sent as an instant transfer, it will be processed as a regular (SWIFT) transfer.

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8 What are the limits for an instant Pakistani Rupee transfer to Pakistan?

- The Instant Pakistani Rupee Transfer, the limit is of PKR 1,500,000 per transaction. The amount threshold is subject to change without prior notice.
- The overall limit on Mobile Banking and Internet Banking will apply as-is, depending on your account and segment type.

9 What are the limits for a regular transfer to Pakistan in any currency?

- For a Regular (SWIFT) Transfer, there is no limit while transferring from the Branch. While transferring from Mobile Banking and Internet Banking, your currently assigned limit will apply.
- The overall limit on Mobile Banking and Internet Banking will apply as-is, depending on your account and segment type.

10 What are the Fees and Charges?

- The fees and charges for Instant Transfer and Regular Transfer is AED 25 (excluding VAT).
- The fee and charges are subject to change, please refer to the Banking Services and Tariff Board for up-to-date information. The fees and charges are also displayed on Mobile Banking and Internet Banking for your review and confirmation, prior to submission of the transfer.

11 How do I transfer using the Mobile Banking?

- If you are registered with Mobile Banking, then simply follow the steps below
 1. Login to ADIB Mobile App
 2. Tap on Move Money and then tap on New Transfer / Payment
 3. Now tap on My Recipients and select your existing PKR Recipient or add a new one
 4. Tap on the recipient account, enter the amount to send and follow the onscreen instructions
 5. Confirm the details and submit the transfer
- If you are not registered with Mobile Banking, please download ADIB Mobile App from Google Play or App Store. Install the app, and follow the simple registration steps.

12 How do I transfer using the Internet Banking?

- If you are registered with Internet Banking, then simply follow the steps below
 1. Login to e-ADIB Internet Banking
 2. Click on Transfers and Payments
 3. Click on My Recipients, select your existing PKR Recipient or add a new one
 4. Click on the recipient account, enter the amount to send and follow the onscreen instructions
 5. Confirm the details and submit the transfer
- If you are not registered with Internet Banking, please visit www.adib.ae, click on "Log in" on the top right corner, click on "Personal Banking", click on Sign Up, and follow onscreen requirements to register.

13 How can I check the status of my transfer?

- Once you submit a transfer, an automated email / SMS will be sent to you with the transfer details. Further, as the transfer is processed and the money is received by the recipient, you will receive another email / SMS for the transfer credit confirmation.
- Please note that the credit confirmation is dependent on the receiving bank, and is subject to the bank sharing the confirmation details with us.

14 Will I receive a receipt or advice for the transfer?

- Yes, once the transfer is submitted you will receive a transfer receipt via email / SMS.
- Kindly ensure your contact details are updated with us.

15 Do I need to add a beneficiary on the Mobile Banking or Internet Banking to send the money?

- Yes, the beneficiary must be added to send the money.

16 Is it possible to cancel a transfer after it is already submitted?

- Once the transfers are submitted, it takes a few seconds to a minute for us to process them. Accordingly, the transfer may not be cancelled.
- Transfer Cancellation Policy:
 - Once the Transfer Request is submitted, ADIB cannot take responsibility of cancellation, recall, and/or refund of the amount.
 - If you wish to cancel a Transfer Request, please call ADIB on 600543216 (Local) or on +971-2-6100600 (International) or visit any branch to submit a Cancellation Request.
 - Submitting a Cancellation Request DOES NOT guarantee successful cancellation. Cancellation Request is subject to and dependent on the corresponding, intermediary, recipient and/or the beneficiary bank. Hence, not all cancellation requests will be successfully executed as ADIB can only facilitate the request to an extent possible.
 - Successful Cancellation Requests may take up to 30 working days to be processed and may require additional information and/or a written request.

17 What are the timings for instant transfers?

- The Instant Pakistani Rupee Transfers are available 24/7 through Mobile Banking and Internet Banking. The transfers are processed instantly, which is subject to checks, validations and scrutiny of the transfer and may require additional information and time to process.
- The transfer processing time is also subject to the receiving bank(s) in Pakistan and applicable working schedules during normal days and on weekend/holidays.

18 What happens if I submit transfer after working hours, weekends, or holidays?

- Banks in Pakistan that are supporting 24/7 transfers will process the transfer the same day, however, payment to other banks in Pakistan will be processed on the next working day.
- The transfer processing time is also subject to the receiving bank(s) in Pakistan and applicable working schedules during normal days and on weekend/holidays.

19 What will happen if a transfer is rejected?

- If a transfer is rejected due to applicable laws and regulations and/or incorrect bank details, then the transfer amount will be credited back into your ADIB Bank account within 3 working days at applicable exchange rates.

20 How do I request for a 'proof of payment' if I need one?

For the proof of payment, the following options are available to you:

• Transfer Receipt via Email

Once the transfer is submitted you will receive a transfer receipt via email. Please ensure to keep your contact details updated with us.

• Mobile Banking

Login to the ADIB Mobile App, and tap on 'Move Money'. Tap on the specific transfer under the 'Recent Transfers'. Tap on 'Download Receipt' on the top of the screen.

• Internet Banking

Login to e-ADIB Internet Banking, and click on 'Transfers and Payments'. Click on the specific transfer under the 'Recent Transfers'. Click on 'Download Receipt'.

• Call Center

'Proof of Payment' can be requested by calling our call center. Please call on 600543216 (Local) or on +971-2-6100600 (International). This facility is available at an additional charge.

21 Who do I contact if the transfer is not received by the beneficiary or if there is any other issue?

- Please call on 600543216 (Local) or on +971-2-6100600 (International).