

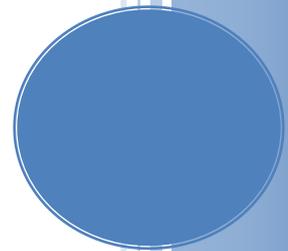
Consultation Paper on Recharge/ Balance Validity Period

Through this consultation paper, the Pakistan Telecommunication Authority (PTA) intended to seek valuable feedback / comments on the issue of Balance Validity from cellular mobile operators, telecom subscribers, and general public on or before 16-03-2026 through email, at the following address:

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1. Background and Purpose

1.1. Pakistan Telecommunication Authority (“PTA”), under the Pakistan Telecommunication (Re-organization) Act, 1996 (the “Act”) is mandated to regulate the establishment, maintenance and operation of telecommunication system and provision of telecommunication services in Pakistan. PTA under section 4 (1)(m) of the Act is also mandated to regulate competition in the telecommunication sector and protect consumer rights.

1.2. It has been observed that Cellular Mobile Operators (CMOs) forfeit / confiscate the remaining or unused prepaid balance after certain period of time. Resultantly, the subscribers lose their balance without its utilization after the expiry of validity period. Pakistan’s mobile market is predominantly prepaid, with approximately 97 percent of subscribers using prepaid services. Prepaid balance represents money paid in advance by consumers and should be treated as the subscriber’s own funds rather than revenue.

1.3. Prepaid users in Pakistan often maintain low balances and use their SIMs intermittently. Many subscribers keep secondary SIMs, travel abroad for extended periods, temporarily stop using a phone due to loss or damage, or face personal circumstances that prevent regular usage. In these situations, balance expiry results in an automatic and often unnoticed financial loss, despite the fact that no service has been consumed.

1.4. PTA has also received consumer complaints indicating that short validity periods often lead to balance expiry, leaving subscribers unable to make essential calls or send messages during emergencies. These complaints underscore the need for a more consumer-friendly validity framework that ensures continuity of service and protects subscribers from unexpected financial loss.

1.5. In light of these concerns, PTA has reviewed the existing mechanism of prepaid balance validity and expiry across the industry. The objective of this exercise is to safeguard consumer interest and ensure transparency in prepaid balance validity and expiry procedures.

2. Analysis

2.1. Current Practice in Pakistan

To review current practice of validity period of recharge / balance, following information was sought from CMOs: -

- a. Validity period against each denomination prepaid card.
- b. Treatment of remaining balance (if any) after expiry of validity period. Whether balance remains available against said SIM or confiscated by operator.

Based on the information received from CMOs, it has been observed that the validity period of prepaid balance varies from “30 days to unlimited period / SIM being active” across different denomination cards while remaining balance (if any) expires after validity period. The detailed information shared by CMOs is provided in following table: -

Balance validity period and treatment of remaining balance after expiry			
Jazz			
Card / Recharge Denomination		Balance Validity	All available balance remains valid till the time SIM is active as per PTA's definition in SOP on SIM sale and activation / terms and conditions for availing cellular connection.
Rs.100, Rs.300, Rs.600 & Rs. 1000		Unlimited	
Telenor			
Card / Recharge Denomination		Balance Validity	After the expiry of validity period, the remaining balance expires and becomes temporarily unusable. However, upon performing a new recharge, the previously expired balance is automatically reinstated and becomes available for use.
Rs. 100 – 999		90 days	
Rs. 1000 or more		180 days	
Zong			
Scratch Card	Recharge	Balance Validity	The remaining balance is confiscated upon expiry of the validity period. Customers are informed in advance regarding the recharge expiry through validity notifications.
-	Rs. 80 – 99	30 days	
Rs. 100	Rs. 100 – 299	60 days	
Rs. 300	Rs. 300 – 499	90 days	
Rs. 500	Rs. 500 - 999	180 days	
Rs. 1000	Rs. 1000 – 20,000	365 days	
Ufone			
Scratch Card	Recharge	Balance Validity	On every recharge transaction subscriber is informed of its renewed account balance and expiry. Also before expiry of balance, subscriber is informed via SMS of its expiry date. Remaining balance (if any) expires after expiry date accordingly.
-	Rs. 90 – 99	90 days	
Rs. 100, Rs. 250	Rs. 100 – 499	180 days	
Rs. 500, Rs. 1,000	Rs. 500 – 10,000 +	365 days	

2.2. Best Practice of Balance Validity

Best practices demonstrate that prepaid balance validity frameworks can be designed to maximize consumer protection and transparency. For instance, in the United Kingdom, Vodafone adopt policies that ensure prepaid balances remain valid, as long as the SIM card remains active. Subscribers are entitled to request a refund of any unused credit or bundles within sixty (60) days of disconnection. This arrangement protects consumers from the involuntary loss of funds. In addition, above mentioned practices by Jazz of keeping the balance valid till the time SIM is active, and by Telenor of reinstating the previously expired balance upon performing a new recharge, are amongst the best practices and shows that such models are technically and commercially feasible.

3. Proposal

3.1. Based on the above analysis and to ensure consumer interest and maintain transparency in balance validity and expiry procedures, following is suggested for implementation across mobile operators:

Prepaid balance shall remain valid for the entire active life of the SIM, as defined by PTA in SOP on SIM Sale and Activation / Terms and Conditions for Availing Cellular Connection.

Furthermore, prepaid balance be linked to the subscriber's CNIC so that when a SIM is deactivated and no other SIM exists on the same network under the subscriber's CNIC, the remaining prepaid balance shall be retained at CNIC level and shall either be restored upon issuance of a new SIM of the same network or refunded to the subscriber upon request through bank transfer or mobile wallet, subject to CNIC verification and basic KYC.