



**SENATE OF PAKISTAN
HOUSE OF THE FEDERATION**

Report No.14/2026

REPORT OF THE SENATE STANDING COMMITTEE ON INTERIOR &
NARCOTICS CONTROL ON THE BILL FURTHER TO AMEND THE
ISLAMABAD CONSUMERS PROTECTION ACT, 1995, "THE
ISLAMABAD CONSUMERS PROTECTION (AMENDMENT) BILL, 2026
MOVED BY SENATOR SAMINA MUMTAZ ZEHRI, IN THE SENATE
SITTING HELD ON 18TH MAY, 2026.

PRESENTED BY:

**SENATOR FAISAL SALEEM REHMAN
CHAIRMAN COMMITTEE**

SENATE SECRETARIAT

REPORT OF THE SENATE STANDING COMMITTEE ON INTERIOR & NARCOTICS CONTROL ON "THE ISLAMABAD CONSUMERS PROTECTION (AMENDMENT) BILL, 2026; MOVED BY SENATOR SAMINA MUMTAZ ZEHRI, IN THE SENATE SITTING HELD ON 18TH MAY, 2026.

I, Senator Faisal Saleem Rehman, Chairman, Standing Committee on Interior and Narcotics Control, have the honor to present this report, on behalf of the Committee, on the Bill further to amend the Islamabad Consumers Protection Act, 1995, "***THE ISLAMABAD CONSUMERS PROTECTION (AMENDMENT) BILL, 2026***" moved by Senator Samina Mumtaz Zehri, in the Senate Sitting held on 18th May, 2026, and referred to the Committee for consideration and report.

2. The composition of the Committee is as under:-

1.	Senator Faisal Saleem Rehman	Chairman
2.	Senator Syedaal Khan	Member
3.	Senator Syed Faisal Ali Sabzwari	Member
4.	Senator Shahadat Awan	Member
5.	Senator Naseema Ehsan	Member
6.	Senator Saifullah Abro	Member
7.	Senator Samina Mumtaz Zehri	Member
8.	Senator Umer Farooq	Member
9.	Senator Palwasha Muhammad Zai Khan	Member
10.	Senator Jam Saifullah Khan	Member
11.	Senator Muhammad Talha Mahmood	Member
12.	Senator Mir Dostain Khan Domki	Member
13.	Senator Dilawar Khan	Member
14.	Senator Akid Sher Ali	Member
15.	Minister for Interior	Ex-Officio Member

3. **BACKDROP:-** During the Senate sitting held on 18th May, 2026, Senator Samina Mumtaz Zehri, moved a Bill further to amend the Islamabad Consumers Protection Act, 1995, "***THE ISLAMABAD CONSUMERS PROTECTION (AMENDMENT) BILL, 2026***", which, upon introduction, stood referred to the Standing Committee on National Health Services, Regulations and Coordination for consideration and report. The Ministry National Health Services, Regulations and Coordination during the meeting of said Standing Committee held on 9th July, 2026, informed that the subject Bill does not pertain to that Ministry of Health. Accordingly, the matter was taken up with the Cabinet Division to ascertain the factual position. The Cabinet Division vide letter dated 7th August, 2026, informed that consumer protection is a devolved subject and does not fall under the scope of the Rules of Business, 1973, however, being devolved provincial subject, the Islamabad Capital Territory Administration is responsible for consumer protection to the extent of Islamabad. Thereafter, the Competent Authority referred the subject Bill to the Standing Committee on Interior for consideration and report on 27th August, 2026.

4. The Committee considered the Bill during its meeting held on 7th September, 2026, which was attended by the following Members, namely:-

1.	Senator Faisal Saleem Rehman	Chairman
2.	Senator Muhammad Talha Mahmood	Member
3.	Senator Naseema Ehsan	Member
4.	Senator Jam Saifullah Khan	Member
5.	Senator Dilawar Khan	Member
6.	Senator Shahadat Awan	Member
7.	Senator Saifullah Abro	Member
8.	Senator Umer Farooq	Member
9.	Senator Samina Mumtaz Zehri	Member/Mover
10.	Senator Palwasha Muhammad Zai Khan	Member
11.	Minister of State for Interior & Narcotics Control	Ex-Officio Member
12.	Senator Bushra Anjum Butt	Mover
13.	Senator Sarmad Ali	Mover

5. At the outset, Senator Samina Mumtaz Zehri, Mover of the Bill, apprised the Committee of the basic purpose of the Bill. While sharing its salient features and objectives, she informed the Committee that the Islamabad Consumers Protection Act, 1995 (III of 1995) had been enacted to promote the interests and rights of consumers against unfair trade practices in the provision of goods and services. She stated that, over the years, the private healthcare sector in the Islamabad Capital Territory (ICT) had expanded significantly; however, the existing legal framework did not sufficiently address issues relating to transparency and fairness in the billing practices of private hospitals, clinics, diagnostic laboratories, and medical practitioners.

During the briefing, the Mover further highlighted that numerous complaints had been reported from patients and their families regarding undisclosed consultation fees, excessive procedural charges, inflated diagnostic costs, non-itemized billing, and the practice of demanding advance financial deposits prior to the commencement of emergency or life-saving medical treatment. She stated that such practices imposed severe financial hardship on patients and undermined the fundamental rights of consumers to fair pricing, transparency, and protection from exploitation, and that the Bill had accordingly been moved.

6. The Minister of State for Interior and Narcotics Control stated that the contents of the Bill related to the regulation of healthcare facilities and other matters ancillary thereto, and that the matter should therefore have been dealt with by the Standing Committee on Health Regulations. He was of the view that, without first obtaining the legal opinion of the Islamabad Healthcare Regulatory Authority (IHRA), being the primary authority competent to deal with the subject matter, any further progress on the Bill would be inappropriate and unwarranted. He accordingly suggested that comments be sought from the IHRA and from all the provinces, consumer protection being a devolved subject, before any recommendations were made on the Bill.

At that juncture, the Chairman of the Committee sought clarification on the legal aspect of the Bill, namely, whether it fell within the domain of the Standing Committee on Interior. Senator Shahadat Awan clarified that, since consumer protection was a devolved subject falling outside the scope of the Rules of Business, 1973, following the Eighteenth Constitutional Amendment, the Islamabad Capital Territory Administration was responsible for consumer protection to the extent of Islamabad, and the matter therefore fell within the domain of the Ministry of Interior.

7. Thereafter, notwithstanding the dissent of the Minister of State for Interior, the Chairman put the Bill to vote before the Members, which was carried unanimously by all Members present. The Committee accordingly recommended that the Bill, as introduced in the Senate, may be passed. (Bill is Annex).

(HAMMAD KHAN MARRI)
J.S / Secretary (Committee)

(SENATOR FAISAL SALEEM REHMAN)
Chairman (Committee)

Islamabad, the
7th September, 2026.

A

Bill

further to amend the Islamabad Consumers Protection Act, 1995

WHEREAS it is expedient further to amend the Islamabad Consumers Protection Act, 1995 (III of 1995) for the purposes hereinafter appearing;

It is hereby enacted as follows:-

1. Short title and commencement.- (1) This Act may be called the Islamabad Consumers Protection (Amendment) Act, 2026.

(2) It shall come into force at once.

2. Amendment of section 2, Act III of 1995.- In the Islamabad Consumers Protection Act, 1995 (III of 1995), hereinafter referred to as the said Act, in section 2.-

- i) in paragraph (e), after the existing provisions, the following explanation shall be added namely:-

"Explanation.— For the purposes of this Act, the expression "services" shall include private medical and clinical services provided by hospitals, clinics, laboratories or medical practitioners for consideration."

- ii) in paragraph (f),-

a) after sub-paragraph (xiii), the word "and" occurring at the end shall be omitted.

b) in sub-paragraph (xiv) the full stop "." occurring at the end shall be substituted with the expression "; and" and thereafter, the following new sub-paragraphs shall be inserted namely:

"(xv) charging, demanding or receiving unreasonable, exorbitant or undisclosed professional consultation fees, procedural charges, room rents, diagnostic costs or other medical service charges by any provider of private medical or clinical services;

(xvi) failing to publicly display, in a clear and accessible manner, the schedule of consultation fees, room charges, diagnostic charges and procedure costs applicable in a hospital, clinic or diagnostic facility;

(xvii) issuing inflated, misleading, or non-itemized medical bills that conceal the actual cost of services provided;

(xviii) demanding mandatory advance financial deposits or guarantees before commencing emergency or life-saving treatment, except where such deposit is reasonably required after stabilization of the patient;

(xix) charging patients for medical services, medicines, equipment, or procedures not actually provided or used."

(2)

3. Insertion of new section 7A, Act III of 1995.- In the said Act, after section 7, the following new section shall be inserted namely:-

"7A. Transparency in service charges.- (1) Every private hospital, clinic, diagnostic laboratory or medical practitioner providing services for consideration shall,-

- (a) publicly display a schedule of consultation fees and major service charges at the reception area and on its official website, where available;
- (b) provide patients with an itemized bill clearly specifying the cost of each service, procedure, medicine or diagnostic test;
- (c) inform the patient or attendant, as far as reasonably practicable, of the estimated cost of treatment prior to undertaking non-emergency procedures.

(2) Failure to comply with the provisions of this section shall constitute an unfair trade practice under this Act.

(3) Nothing contained in this section shall be construed as regulating medical judgment, clinical decision-making, or standards of medical care, which shall continue to be governed by the applicable healthcare regulatory laws."

STATEMENT OF OBJECTS AND REASONS

The Islamabad Consumers Protection Act, 1995 (III of 1995) was enacted to promote and protect the interests and rights of consumers against unfair trade practices in the provision of goods and services. Over the years, the private healthcare sector in the Islamabad Capital Territory has expanded significantly; however, the existing legal framework does not sufficiently address issues relating to transparency and fairness in the billing practices of private hospitals, clinics, diagnostic laboratories and medical practitioners. Numerous complaints have arisen from patients and their families regarding undisclosed consultation fees, excessive procedural charges, inflated diagnostic costs, non-itemized billing, and the practice of demanding advance financial deposits before the commencement of emergency or life-saving medical treatment. Such practices impose severe financial hardship on patients and undermine the fundamental rights of consumers to fair pricing, transparency and protection from exploitation. Furthermore, the current wording of the Act does not expressly clarify that private medical and clinical services fall within the scope of "services" under the Act, which has created ambiguity in the enforcement of consumer rights in relation to healthcare billing practices.

(3)

This Bill seeks to address these deficiencies by—

1. Explicitly clarifying that private medical and clinical services fall within the definition of "services" under the Act;
2. Expanding the definition of "unfair trade practice" to include unreasonable, exorbitant or undisclosed medical charges, misleading or non-itemized billing, and the failure to transparently disclose hospital tariffs;
3. Prohibiting exploitative practices such as demanding mandatory advance deposits before providing emergency or life-saving treatment; and
4. Introducing statutory requirements for transparency in medical service charges, including public display of fee schedules and provision of itemized bills to patients.

The proposed amendments aim to strengthen consumer protection in the healthcare sector by promoting transparency, accountability and fairness in medical billing, while ensuring that patients and their families are not subjected to financial exploitation during times of medical vulnerability.

The Bill, therefore, seeks to achieve the above objectives.

SENATOR SAMINA MUMTAZ ZEHRI
Member-in-Charge