



0% Interest with a 3-Month Grace Period on ila Mastercard Credit Cards (White & Black)!

Campaign details:

Campaign period: The campaign starts from 01/9/2026 and ends on 31/10/2026.

Terms & Conditions:

- This campaign is exclusively available to new customers who are eligible to obtain an ila Mastercard Credit Card (White or Black) only.
- Eligible customers will benefit from a 0% interest grace period on the outstanding credit card balance for three (3) months from the card issuance date (including the primary card and any supplementary cards linked to the account).
- The grace period starts from the date the card is issued and activated and remains valid for three consecutive months (equivalent to three credit card statement cycles issued on their regular statement dates).
- This offer is available only to customers who do not currently hold any ila-issued credit card.
- Customers obtaining a card through an upgrade or a card tier conversion are not eligible for this campaign.
- Customers who previously held a credit card with the Bank and subsequently cancelled it are excluded from this campaign. Any new credit card issued to such customers after cancellation will not qualify for the offer.



- The applicable interest amount on the utilized outstanding balance only (including the primary card and any supplementary cards) will be reversed based on the transactions reflected in the customer's credit card statement. The reversal will be processed no later than five (5) business days from the credit card statement issuance date..
- The ila Mastercard Credit Card must remain active at the time the interest reversal is processed.
- Upon expiry of the grace period, the standard interest rates and fees applicable to the customer's credit card shall apply in accordance with the Bank's prevailing Credit Card Terms and Conditions.
- To remain eligible for the campaign, the credit card must remain active, in good standing, and not delinquent throughout the offer period.
- Any other fees, charges, or commissions applicable to the credit card under the Credit Card Terms and Conditions and the Schedule of Fees and Charges published on the Bank's website shall continue to apply unless expressly stated otherwise.
- The Bank reserves the right to disqualify any customer found to be ineligible for the campaign or in breach of these Terms and Conditions or the Credit Card Terms and Conditions.
- The Bank reserves the right to verify customers' eligibility for the campaign at any time.
- Employees of Bank ABC and its subsidiaries are not eligible to participate in this campaign.
- The campaign is subject to the bank's general terms and conditions. The bank reserves the right to amend or extend the campaign, with customers being notified of any changes through the standard communication channels