

Schedule of fees and charges

Fees in BHD and USD Inclusive of VAT

Fees equivalent in account currency will be applied in the case of foreign currency accounts.



Account Charges

| | ila | ila Premium |
|-------------------------------------|-------|-------------|
| Account Opening in Bahraini Dinar | Free | Free |
| Account Opening in Foreign Currency | Free | Free |
| Annual Subscription Fee | None | 55.000 |
| Dormant Account Fee | 5.500 | 5.500 |

Service Charges

| | ila | ila Premium |
|--|----------------------------------|----------------------------------|
| Account Statement via Service Centre* (Free of charge up to 2 times per year, fees will be applied on additional requests.) | 0.330 per page Max. BHD 5.500 | 0.330 per page Max. BHD 5.500 |
| Reference Letter | Free | Free |

Debit Cards

| | ila | ila Premium |
|--|---------------------|---------------------|
| Debit Card - First Issue | Free | Free |
| Debit Card - Renewal | Free | Free |
| Debit Card - Replacement | 5.500 | 4.400 |
| Virtual Card - First Issue | 2.200 | 1.100 |
| Virtual Card - Renewal | Free | Free |
| Virtual Card - Replacement | 2.200 | 1.100 |
| ATM Balance Enquiry - Bahrain | Free | Free |
| ATM Balance Enquiry - GCC | 1.100 | 0.880 |
| ATM Balance Enquiry - International | 2.200 | 1.650 |
| ATM Cash Withdrawal - Bahrain | Free | Free |
| ATM Cash Withdrawal - GCC | 1.100 | 0.880 |
| ATM Cash Withdrawal - International | 3.30% of the amount | 2.97% of the amount |
| ATM Cash Withdrawal - using payment wallets (Worldwide) | 3.30% of the amount | 2.97% of the amount |
| ATM Balance Enquiry - using payment wallets (Worldwide) | 2.200 | 1.650 |
| POS and Online Transactions - Bahrain | Free | Free |
| POS and Online Transactions In The Same Currency (For example, using your USD account for a USD transaction) | Free | Free |
| POS and Online Transactions Different From Account Currency (For example, using your BHD account for a USD transaction) | 3.30% of the amount | 2.97% of the amount |

*EXEMPTIONS: Orphans, widows, disabled customers, pensioners, individuals receiving social subsidies from the Ministry of Labour and Social Affairs, students, and Bahraini and non-Bahraini customers with a monthly salary below BHD 250 are exempted from the Minimum Balance Requirement and the Account Statement Printing fees.

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Remittances & Payments

| | ila | ila Premium |
|--|--------|-------------|
| Inward Remittance in Bahraini Dinar | Free | Free |
| Inward Remittance in Foreign Currency | Free | Free |
| Transfers between ila Accounts through the ila Bank App | Free | Free |
| Transfers between ila Accounts through BenefitPay App (for amounts over BHD 100) | 0.110 | Free |
| Fawri + (for Amounts Up to BHD 100) | Free | Free |
| Fawri + (for Amounts Over BHD 100) | 0.110 | Free |
| Fawri | 0.110 | Free |
| Fawateer | Free | Free |
| RTGS Within Bahrain | 0.440 | 0.440 |
| International Payments - (Correspondent Bank Charges May Apply Separately) | 5.500 | 2.750 |
| Local Payments - SWIFT (Correspondent Bank Charges May Apply Separately) | 5.500 | 2.750 |
| Manager's Cheque - Issue | 3.300 | 2.750 |
| Foreign Currency Cheque Collection | 26.189 | 23.047 |

Fixed Deposit

| | ila | ila Premium |
|--|------------|-------------|
| Early Withdrawal Fee - For Deposits in Bahraini Dinars | BHD 11.000 | BHD 11.000 |
| Early Withdrawal Fee - For Deposits in US Dollars | USD 16.50 | USD 16.50 |
| Penalty rate - For Deposits in Bahraini Dinars | 0.50% | 0.50% |
| Penalty rate - For Deposits in US Dollars | 0.50% | 0.50% |

BHD Bonds and Sukuks

| | ila | ila Premium |
|---|--|---|
| Commission on Buy Trades of the Investment Amount | 0.363% <small>Minimum of BHD 5.5</small> | 0.2915% <small>Minimum of BHD 4.4</small> |
| Custody Fees | Nil | Nil |
| Sale Fees of the Sale Amount | 0.165% | 0.165% |

T-Bills

| | | ila | ila Premium |
|---|-----------|---|--|
| Commission on Buy Trades of the Investment Amount | 3 Months | 0.0275% <small>Minimum of BHD 5.5</small> | 0.022% <small>Minimum of BHD 4.4</small> |
| | 6 Months | 0.055% <small>Minimum of BHD 5.5</small> | 0.044% <small>Minimum of BHD 4.4</small> |
| | 12 Months | 0.11% <small>Minimum of BHD 5.5</small> | 0.088% <small>Minimum of BHD 4.4</small> |
| Custody Fees | | Nil | Nil |
| Sale Fees of the Sale Amount | | 0.165% | 0.165% |

Feature Comparison



| | ila | ila Premium |
|---|-----------|----------------------|
| Virtual Card | ✓ | ✓ |
| Partner Offers | ✓ | ✓ |
| Exclusive ila Premium Offers | X | ✓ |
| Airport Lounge Access | X | ✓ Over 1,100 Lounges |
| Lower Fees and Charges | X | ✓ |
| Higher Interest Rates (Hassala, Accounts & Fixed Deposit) | X | ✓ |
| Cash Withdrawal (Daily Limit*) | BHD 1,500 | BHD 3,500 |
| POS Transactions (Daily Limit*) | BHD 1,500 | BHD 3,500 |
| Better Foreign Exchange Rates | X | ✓ |
| Gadget and Travel Insurance | X | ✓ |
| Annual Fee | X | ✓ |

*in BHD or foreign currency equivalent.

Deposits held with ila in the Kingdom are covered by and subject to the Regulation Protecting Deposits and Unrestricted Investment Accounts issued by the Central Bank of Bahrain in accordance with Resolution No. (34) of 2010 (the "Deposit Protection Scheme"). These deposits are also subject to Central Bank of Bahrain rules and regulations on the Deposit Protection Scheme.