

# CREDIT CARDS BENEFITS & OFFERS



ila Switch Credit Card

ila Blue Credit Card



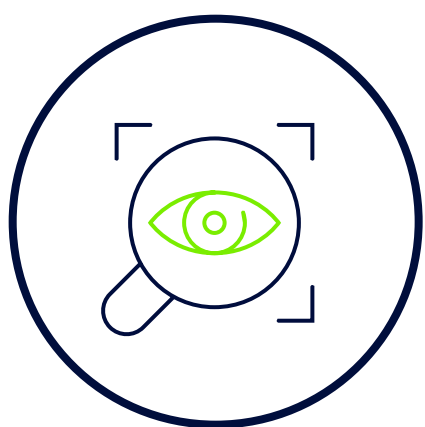


**ila Credit Cards offer you the convenience that no other credit card in the market provides with a Rewards program that is unique and flexible.**



# ila Credit Cards Benefits

**ila**Rewards



## ila Rewards Program

ila Rewards is a flexible reward program that allows you to choose how you want to be rewarded: Airline Miles, Unlimited Cashback or ila Tokens. You can switch between reward options every month easily and all in one app.

## We're Transparent

No annual or hidden fees. What you see is exactly what you get.

## 100% Card Control at Your Fingertips

You can set and change your PIN, access and filter your transactions and pay your Credit Card balance directly from the app.

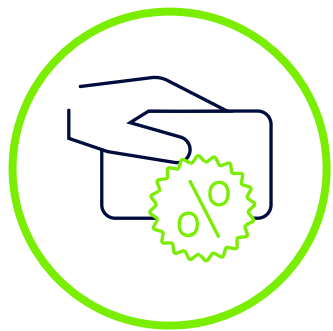
## Win BHD 1,000 Cashback Every Month

Spend the equivalent of BHD 300 using your ila Credit Card for your travel and e-commerce spends to get a chance to win up to BHD 1,000 cashback. Each BHD 50 spent counts as one chance in the monthly draw. (Valid until December 31, 2023)





# ila Credit Cards Benefits



## Exclusive Partners offers

Save with over 250 Partner offers in Bahrain, including discounts when dining, shopping, and unwinding at your favorite hotels.

- 15% discount at Jumeirah Gulf of Bahrain Resort and Spa
- 10% off at Gulf Hotel Restaurants (Sato, Rasoi, Fusions by Tala & More)
- Complimentary upgrade at Sofitel Bahrain Zallaq Thalassa Sea & Spa
- 10% off on valet parking at The Terminal, Adliya

and many more!



## A Great Travel and Shopping Companion

- Instant 8% discount on Booking.com
- 10% off on selected brands on Farfetch.com when you spend USD 200 or more
- Free access to 25 airport lounges
- European Shopping Village offers including Bicester Village
- Free membership and up to 30% off from MyUS.com
- 15% off on car rentals at Avis and 10% off from Rentalcars.com



To view the full list of offers, visit [ilabank.com/Offer](https://ilabank.com/Offer)s



**ila**Rewards

## **A flexible program that fits your lifestyle!**

**You can choose to enjoy your Rewards as  
Airline Miles, Cashback or ila Tokens,  
all through the ila Bank app!**



### **Airline Miles**

You can choose to automatically receive your Rewards as Airline Miles with **Gulf Air or Turkish Airlines.**



### **Cashback**

You can choose to automatically receive your Rewards as Cashback credited in to your Credit Card every month.



### **ila Tokens**

You can choose to redeem your ila Tokens to Airline miles, Cashback or to pay for existing Credit Card transactions within the past 30 days.





## How can I collect my Rewards?







You can collect them as Airline Miles, Cashback or ila Tokens - you can switch your reward option easily from the app.

	Airline Miles	Cashback (Unlimited)	ila Tokens
Domestic Transactions	1 Airline Mile for every BHD 1	1%	1 ila Token for every BHD 1
International Transactions	1 Airline Mile for every BHD 1	1%	1 ila Token for every BHD 1
Government Transactions	1 Airline Mile for every BHD 2	0.50%	1 ila Token for every BHD 2
Educational Transactions	1 Airline Mile for every BHD 5	0.2%	1 ila Token for every BHD 5
Fuel and Charity	Nil		



# Compare Credit Cards

Our Credit Cards come with amazing features and offer you seamless convenience. The main differences between the two Cards are highlighted in the table below:

		
<b>Balance Transfer</b> Transfer your existing Credit Card balance with other banks to ila	<b>ila Blue Credit Card</b> 	<b>ila Switch Credit Card</b> 
<b>ila Rewards Program</b>		
<b>Monthly Interest Rate</b>	1.833%	1.833% 0% for 6 months on the Balance Transfer amount. After the 6 months is over, a 1.25% monthly interest will apply on the remaining Balance Transfer amount.



# Eligibility to avail Credit Cards



## **Age:**

21 to 59 years old



## **Minimum Monthly Salary:**

Bahraini (Employed) - BHD 300

Non Bahraini (Employed) - BHD 500

Self Employed - BHD 1,000



## **Length of Service:**

Bahrainis - Minimum 3 months

Non Bahraini - 6 months



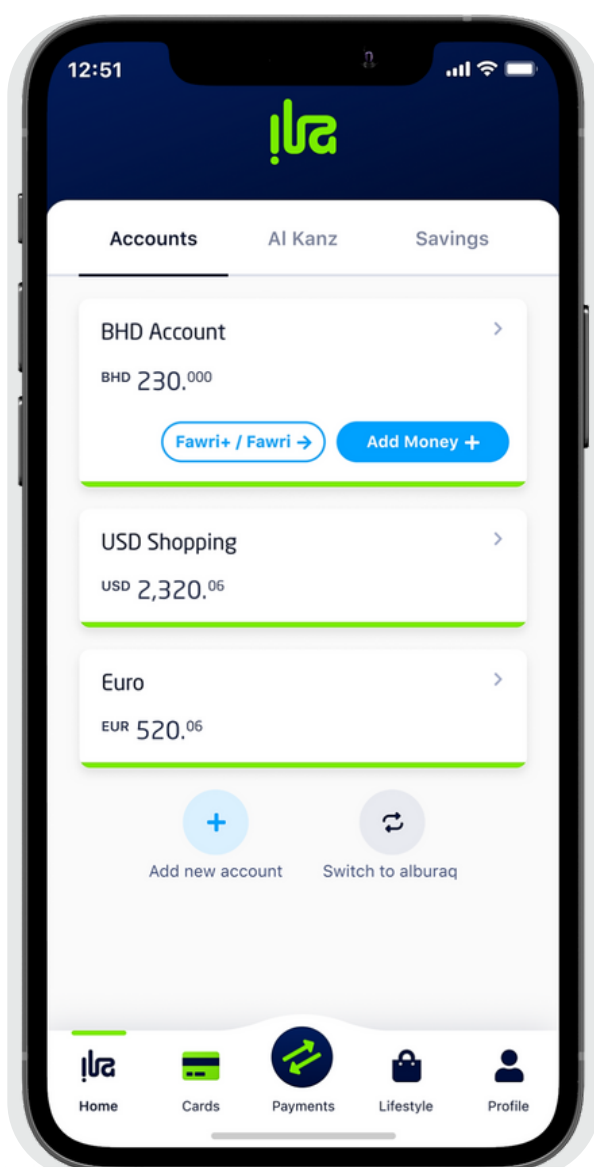


# Convenient application process

## Apply easily in 4 simple steps

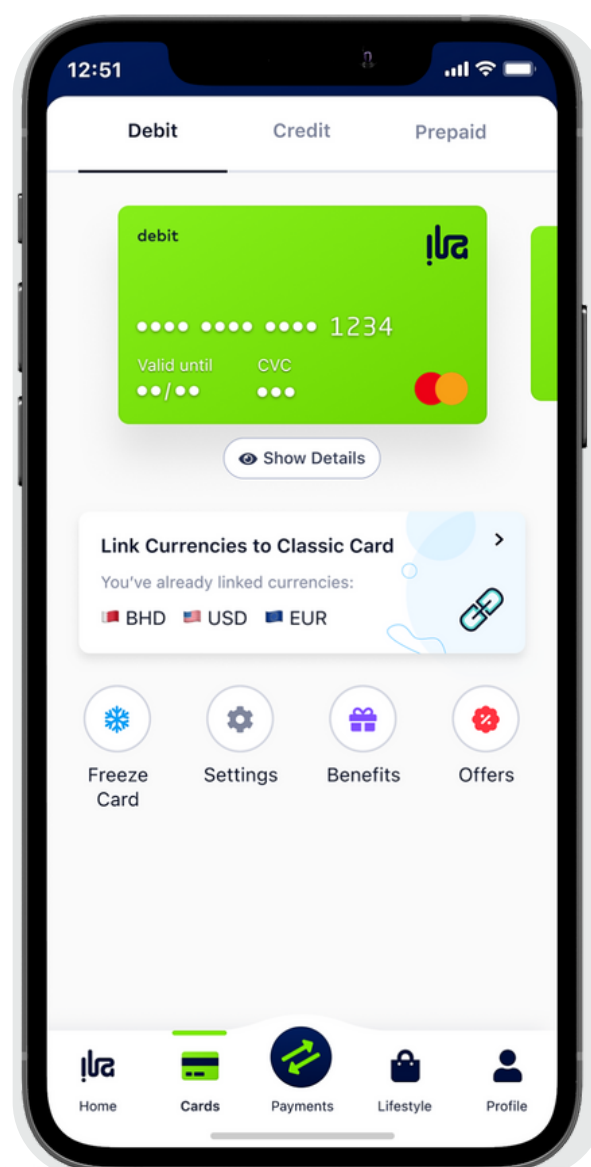
1

Log in to the ila app and click on the 'Cards' section



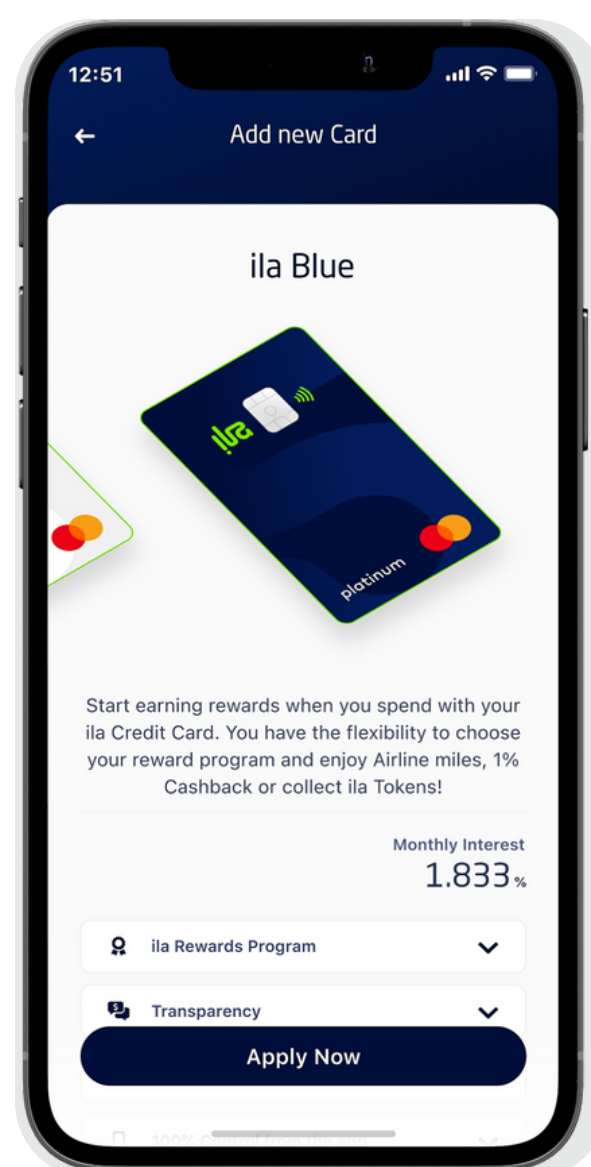
2

Tap on the 'Credit' section



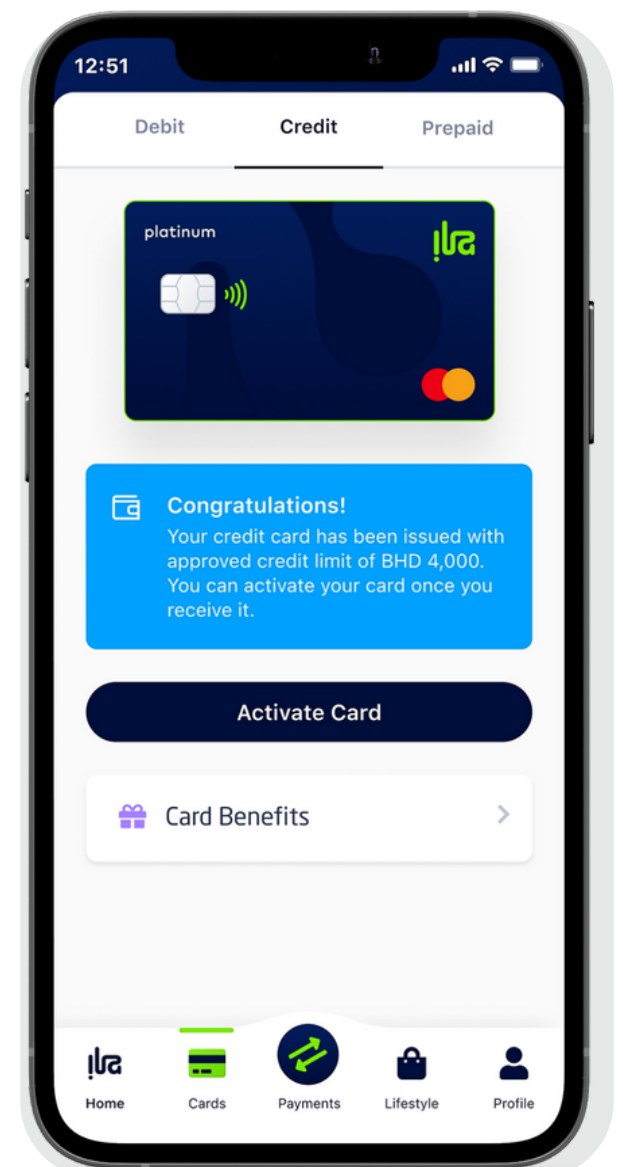
3

Select your preferred card, fill in a short application and upload a few docs



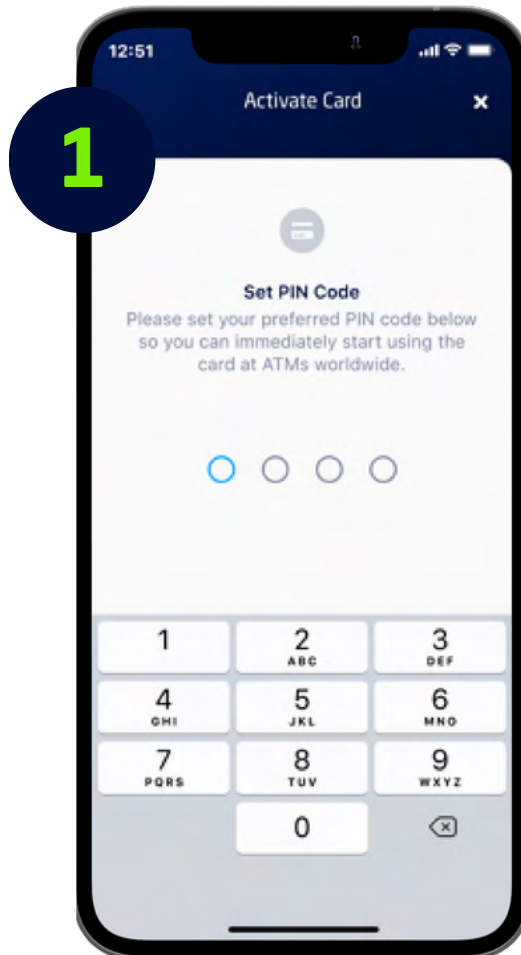
4

Your application will be evaluated and your card will be on its way!

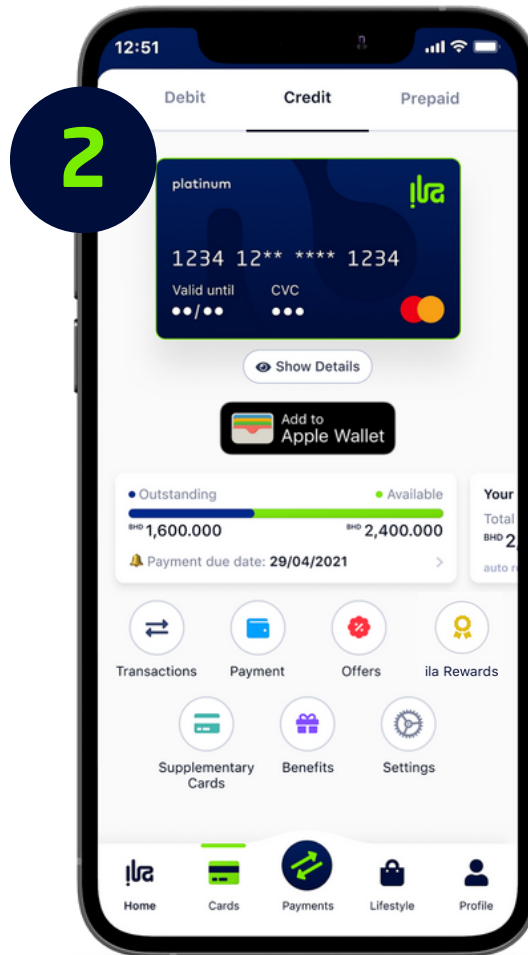


# Seamless Convenience

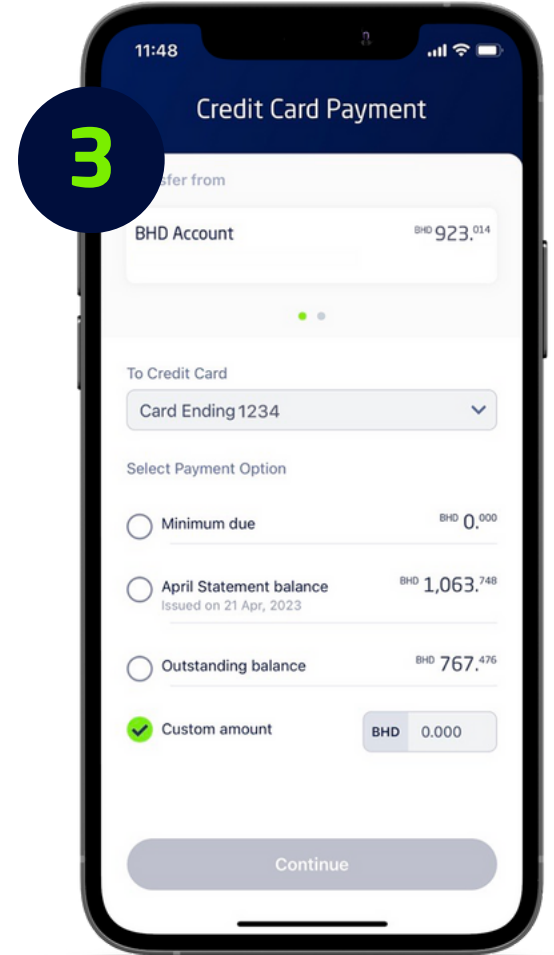
100% control of your Credit Card experience directly from the app.



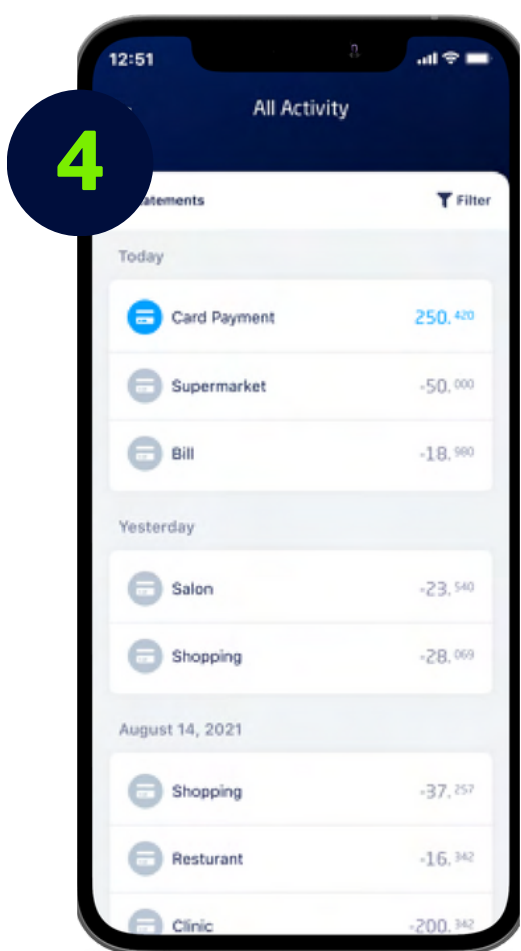
Set and change your PIN



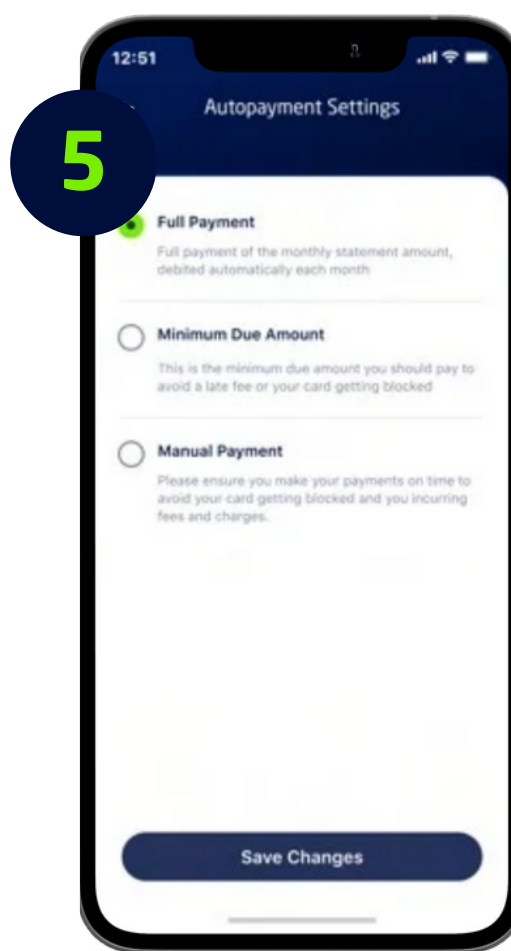
Track your spending & manage your budget



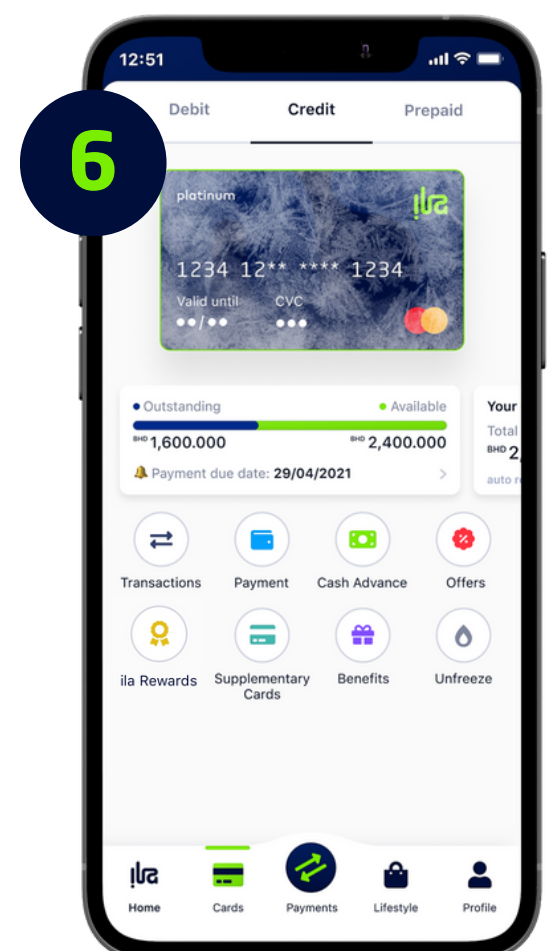
Pay your Credit Card balance directly from the app



Access and filter your transactions easily



Set monthly auto payment



Freeze & unfreeze your card



# Control Transactions

Don't worry about losing track of your Credit Card's transactions. You can set a variety of Transaction Controls on your Credit Card to manage your spends, including:



## Online Purchases

Control Retail transactions whether POS or eCommerce transactions by setting a monthly limit.



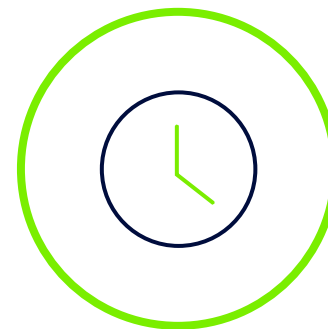
## Transactions

You can enable or disable internet based transactions.



## ATM Cash Withdrawal

You can disable or put a limit for your monthly ATM cash withdrawals.



## Transactions per day

Setup transactions per day on your card.



## Contactless

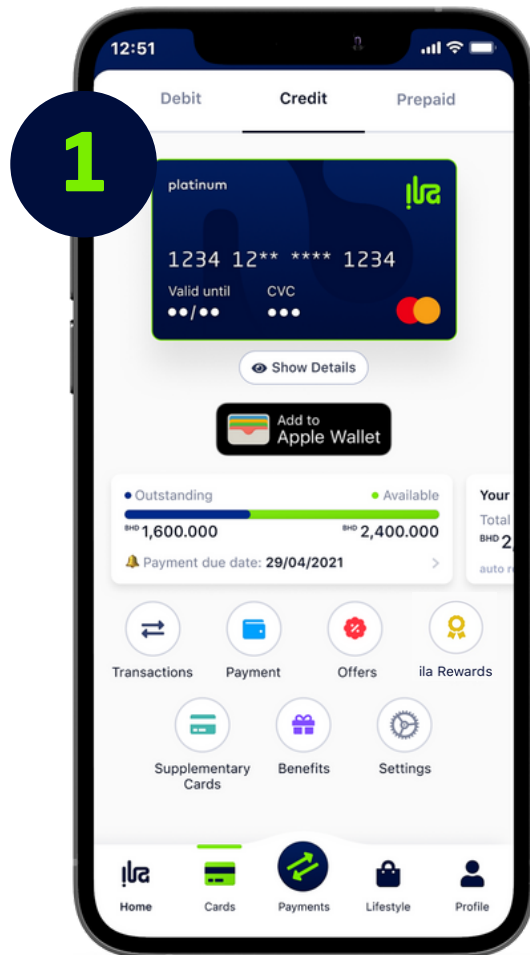
You can disable your contactless payments by using this toggle. This will not affect the use of payment wallets.



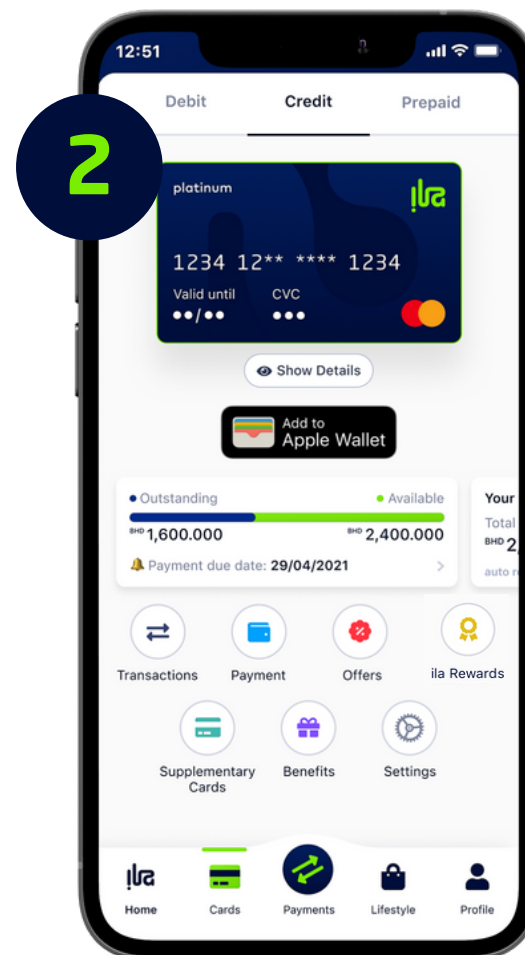


# Supplementary Credit Cards

Apply for a Supplementary Credit Card directly from the app.



Go to the  
"Credit" section



Tap on "Supplementary  
Cards"



Tap on "Start  
Application" and fill out  
a short form



Scan the  
Supplementary Card  
holder's ID





# Exclusive ila Credit Cards Offers

Enjoy a range of offers from over 250 Partners in Bahrain, including dining, shopping and hotels discounts.

**To view all the ila Credit Cards Offers:**

**1**

Tap on "Lifestyle" in the bottom of the screen.

**2**

Tap on "Trending ila Offers" and select "ila Blue" or "ila Switch."

**3**

Or visit,  
[www.ilabank.com/Offers](http://www.ilabank.com/Offers)

