

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

ilaRewards

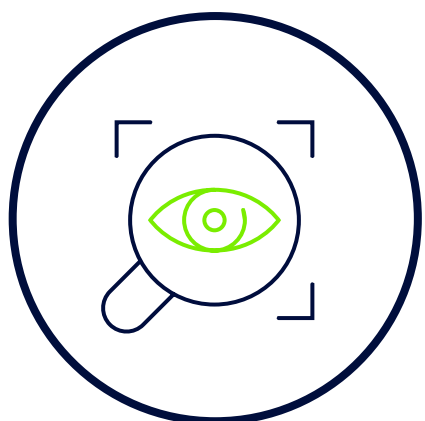
ila Rewards Program

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.

Easy Pay

Easy Payment Plans (EPP)

The EPP feature allows you to break down your Credit Card transactions into convenient monthly installments at 0% interest up to 12 months, all through the ila Bank 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.



ila Credit Cards Benefits

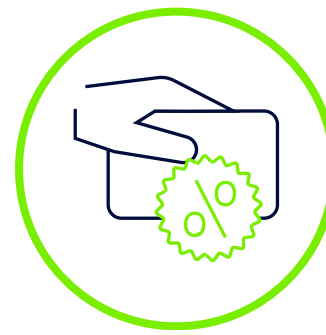


Exclusive Partners offers

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/Offers



ilaRewards

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		



Easy Pay

What are the main benefits of EPP?

Purchase anything above BHD 100 with your ila Credit Card and pay it back with 0% interest installments up to 12 months.

0%

Interest-Free

Enjoy the benefit of 0% interest charges throughout the entire installment plan, offer is valid for a limited period!



On all purchases!

You can choose to convert any Credit Card transaction made internationally or locally worth BHD 100 and above.





Up to 12 months

Choose to break down your transaction into 3, 6, 9, or up to 12 months installments, all through the app.



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:

		
ila Blue Credit Card		ila Switch Credit Card
Balance Transfer Transfer your existing Credit Card balance with other banks to ila	—	✓
ila Rewards Program	✓	✓
Easy Payment Plan	✓	✓
Monthly Interest Rate	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

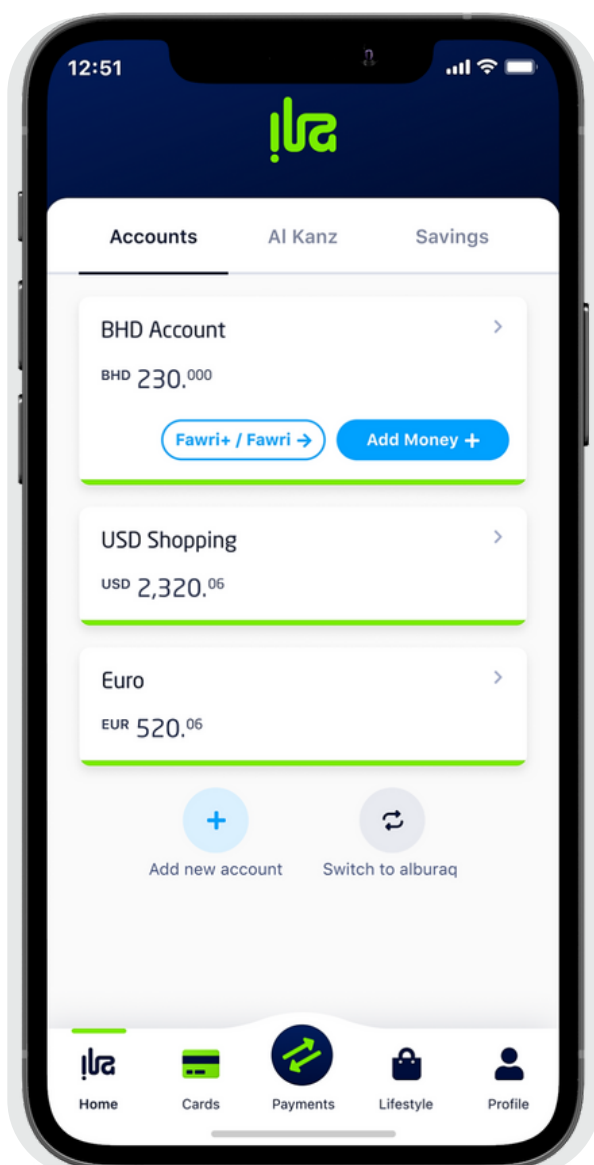


Convenient application process

Apply easily in 4 simple steps

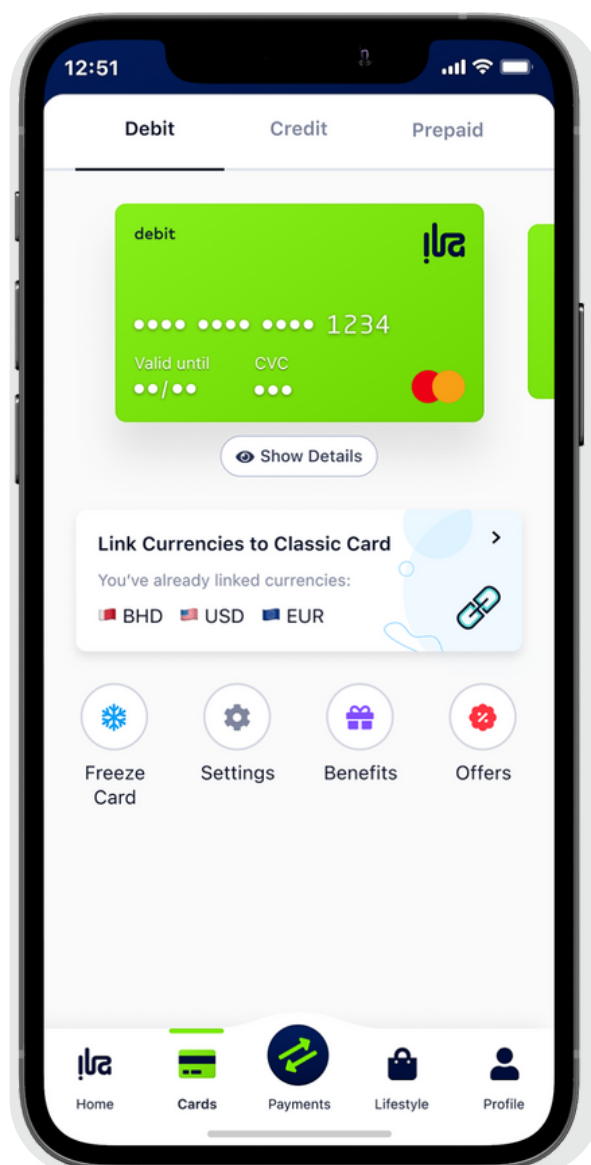
1

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



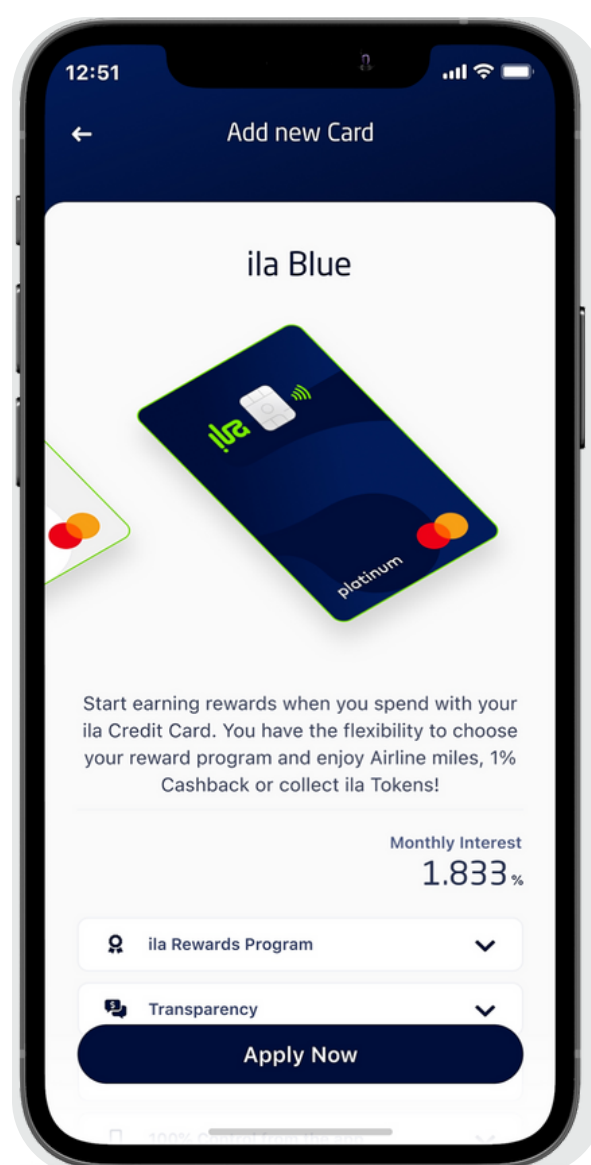
2

Tap on the 'Credit' section



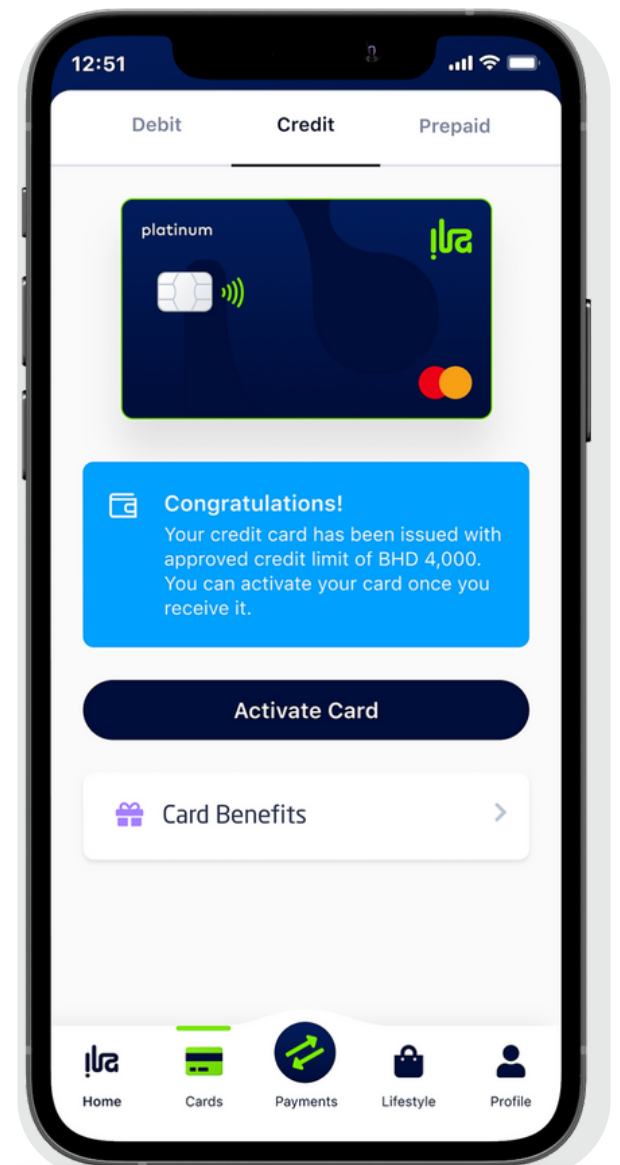
3

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



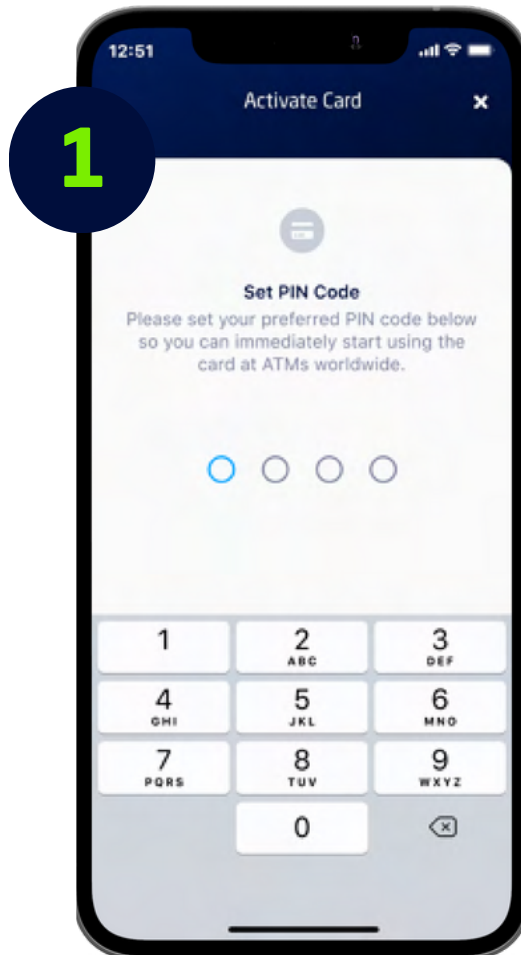
4

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

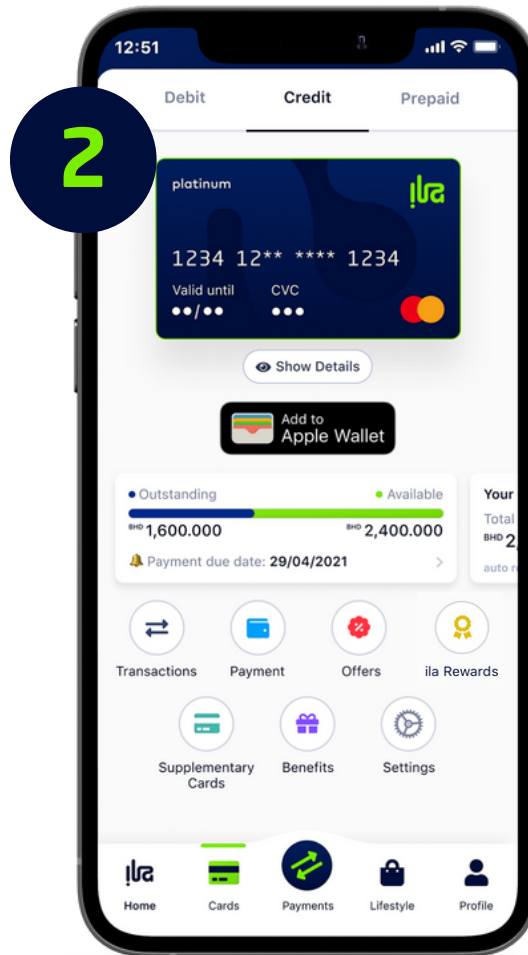


Seamless Convenience

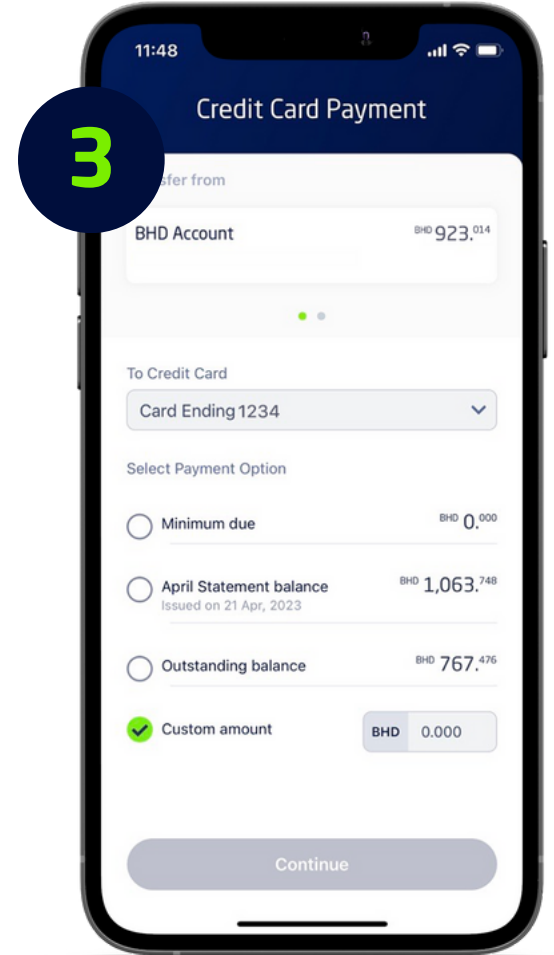
100% control of your Credit Card experience directly from the app.



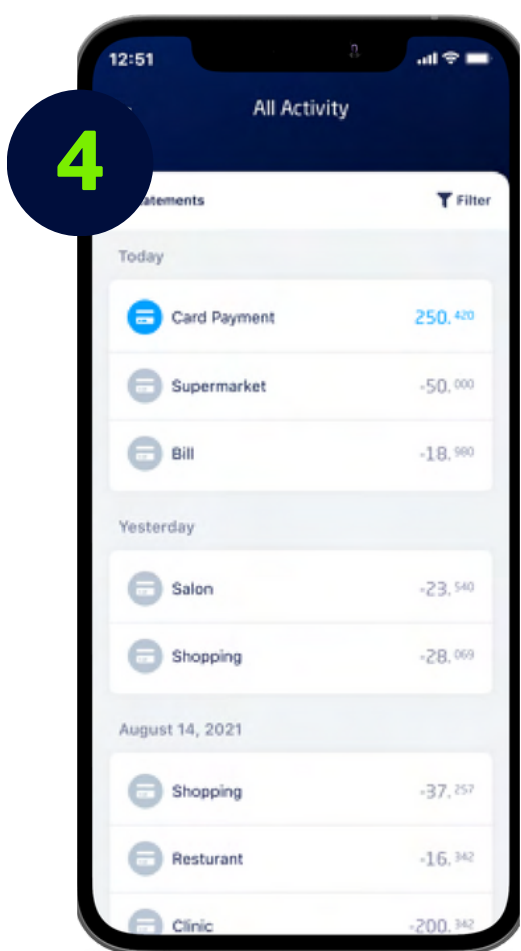
Set and change your PIN



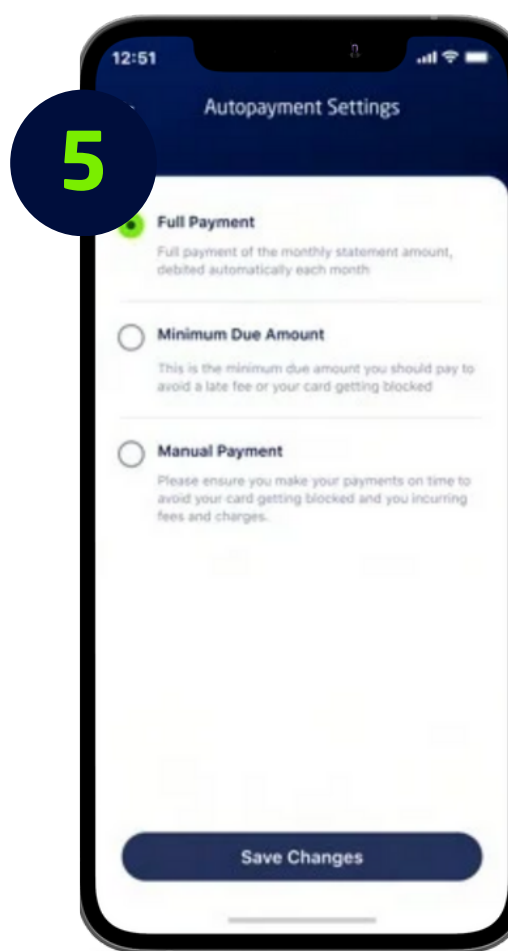
Track your spending & manage your budget



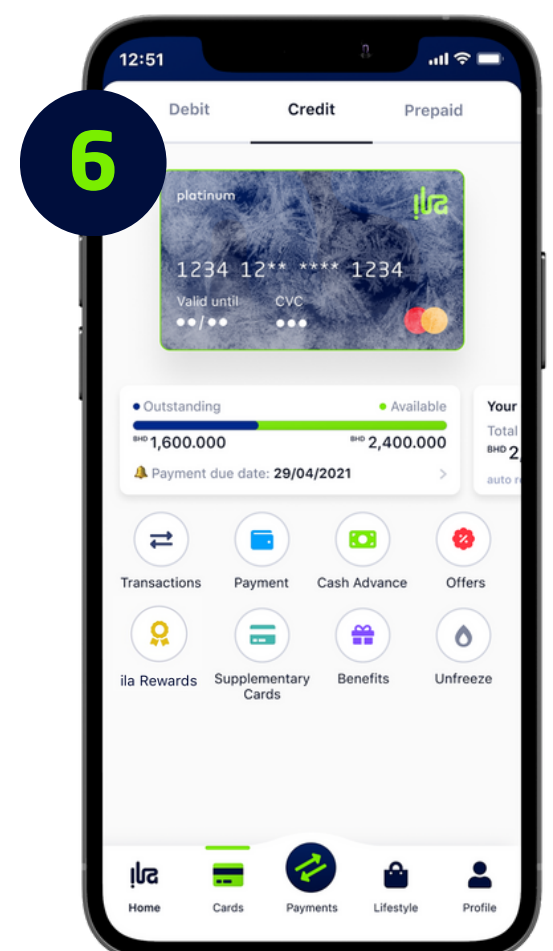
Pay your Credit Card balance directly from the app



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.



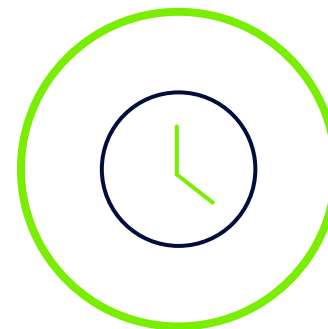
Transactions

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.



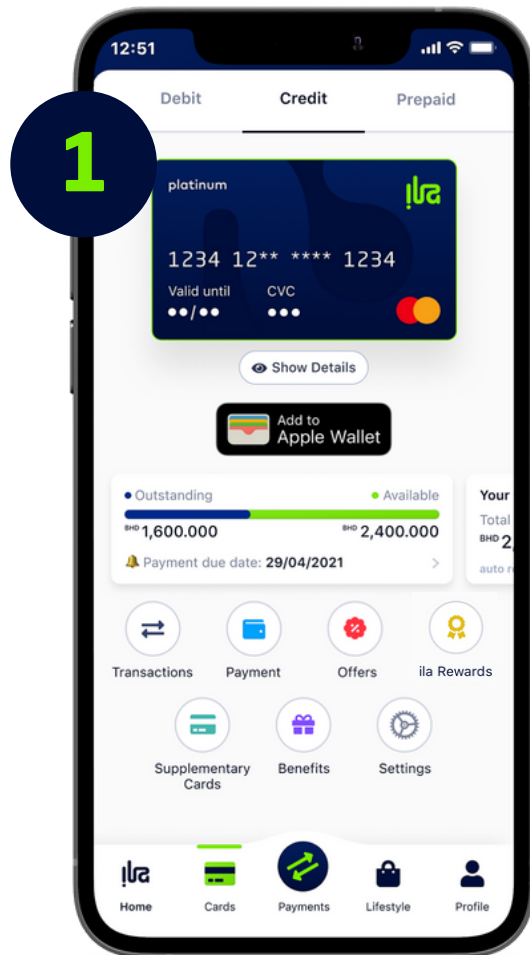
Contactless

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

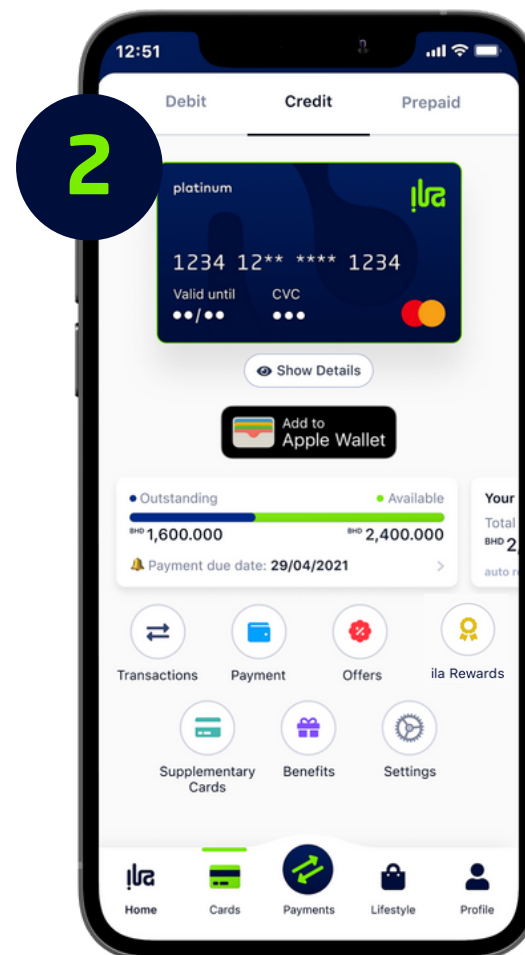


Supplementary Credit Cards

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

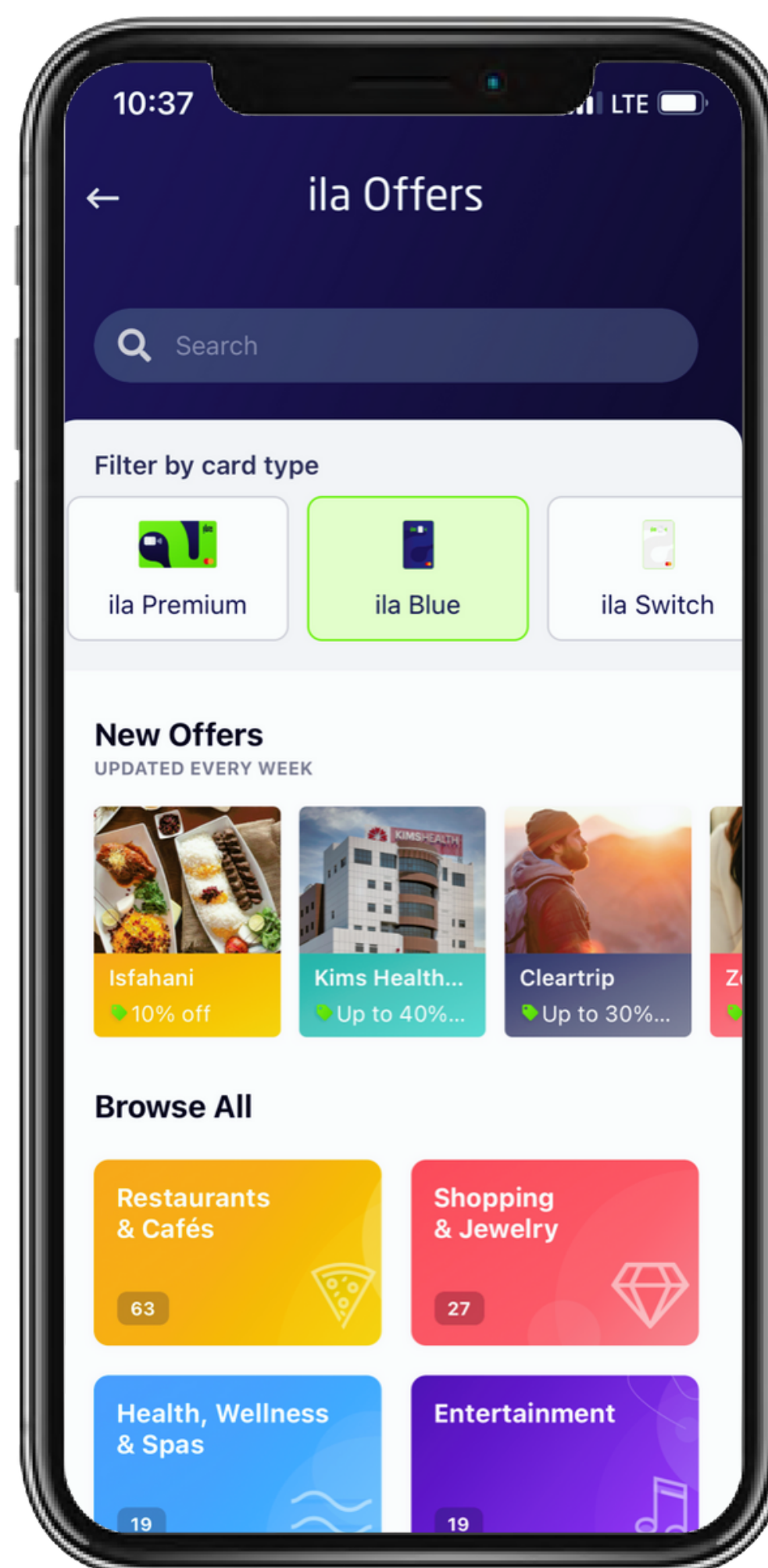
Tap on "Lifestyle" in the bottom of the screen.

2

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

3

Or visit,
www.ilabank.com/Offers



Top ila Credit Cards Offers

Partner	Offer Details
	Up to 20% off grocery or food orders twice a month using promo code "MASTERCARD" and your ila Credit Cards.
	Get 8% off your stay on Booking.com when using your ila Credit Cards.
	Receive discounts on a list of services at Al Malaki Specialist Hospital on consultations, dental, dermatology and more.
	Enjoy BHD 10 Credit-back using promo code "ILA" when subscribing to Calo using your ila Credit Cards.
	Receive discounts on a list of services at Al Kindi Hospital. Consultations, dental, laboratory investigations and more.
	Receive discounts on a list of services at Royal Bahrain Hospital. Consultations, dental, maternity royal suites and more.
	Enjoy a unique stay and get 15% off on best available room rate and totall bill at Obab Albahar restaurant using your ila Credit Cards.
	Enjoy offers on incredible fashion with Farfetch when spending \$200 or above. Visit farfetch.com and use check out code MCMEAFF10.
	Enjoy up to 15% off at KIA and Bin Hindi Motors using your ila Credit Cards.
	Enjoy 3% off on all products when using your ila Credit Cards at iWorld.