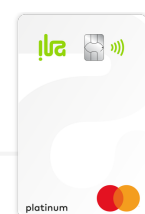


# ila Credit Cards

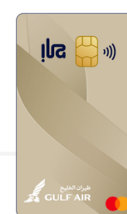
fee in BHD inclusive of VAT



ila Switch



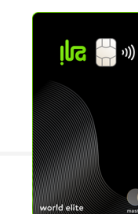
ila Blue



ila Gulf Air



ila White



ila Black

## Credit Cards

Monthly Interest Rate	1.25% on Balance Transfers 1.833% on Purchases	1.833%	2.5%	2%	2%
Annual Interest Rate	15% on Balance Transfers 22% on Purchases	22%	30%	24%	24%
Primary Card Annual Fee (BHD)	Free	Free	55.000	Free	110.000*
Supplementary Card Annual Fee (BHD)	Free	Free	First 3 cards free, additional chargeable at 18.700	First 3 cards free, additional chargeable at 18.700	27.500
Cash Advance (BHD)	5.50%. (Min. 5.500)	5.50%. (Min. 5.500)	5.50%. (Min. 5.500)	5.50%. (Min. 5.500)	5.50%. (Min. 5.500)
Late Payment (BHD)	16.500	16.500	16.500	16.500	16.500
Overlimit (BHD)	11.000	11.000	11.000	11.000	11.000
Paper Statement reprint/ month (BHD) <small>(First 2 prints or digital statement through the app is FREE)</small>	0.330 per page (Max 5.500)	0.330 per page (Max 5.500)	0.330 per page (Max 5.500)	0.330 per page (Max 5.500)	0.330 per page (Max 5.500)
Card Replacement (BHD) <small>(Primary &amp; Supplementary), upon customer request</small>	5.500	5.500	5.500	5.500	5.500
FX Markup	GCC 2.97% International 3.3%	GCC 2.97% International 3.3%	GCC 2.97% International 3.3%	GCC 2.97% International 3.3%	GCC 2.97% International 3.3%
Min Amount Due Calculation	5%	5%	5%	5%	5%
Temp Limit Increase	11.000	11.000	11.000	11.000	11.000
Easy Payment Plan Processing Fee - per plan converted (BHD)**	5% of the transaction amount (Minimum 5.500)	5% of the transaction amount (Minimum 5.500)	5% of the transaction amount (Minimum 5.500)	5% of the transaction amount (Minimum 5.500)	5% of the transaction amount (Minimum 5.500)
Easy Payment Plan Early Settlement Fee (BHD)	1.100	1.100	1.100	1.100	1.100
PIN Set/ Reset	Free (in App)	Free (in App)	Free (in App)	Free (in App)	Free (in App)
Transaction copy Request	Free	Free	Free	Free	Free
Adhoc letter request fee	Free	Free	Free	Free	Free
Balance Enquiry	Free	Free	Free	Free	Free
Standing Order	Free	Free	Free	Free	Free

If a minimum annual spend of BHD 30,000 is maintained, the customer will not be charged the annual fee. However, if the card is cancelled within the first year and the customer has not met the BHD 30,000 spend requirement, the annual fee will still apply.

\*\* The 5% fee will be applied effective May 2026.

Note: The above fees and charges are inclusive of VAT charges, where applicable

Effective from February 2026

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Licensed as a Conventional Retail Bank - Branch by the Central Bank of Bahrain. Powered by Bank ABC (Arab Banking Corporation B.S.C.)