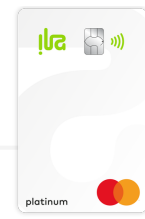


ila Credit Cards

fee in BHD inclusive of VAT



ila Switch



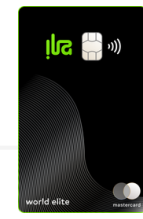
ila Blue



ila Gulf Air



ila World



ila World Elite

Credit Cards

	ila Switch	ila Blue	ila Gulf Air	ila World	ila World Elite
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 & 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 Minimum spend of BHD 30,000 per year is maintained, the customer will not be charged the annual fee.

** The 5% fee will be applied effective March 2026.

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

Effective from February 2026

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