

# ila Credit Cards

fee in BHD inclusive of VAT



ila Blue



ila Switch



ila Gulf Air

## Features

Monthly Interest Rate	1.833%	1.25% on Balance Transfers 1.833% on Purchases	2.5%
Annual Interest Rate	22%	15% on Balance Transfers 22% on Purchases	30%
Primary Card Annual Fee	Free	Free	55.000
Supplementary Card Annual Fee	Free	Free	First 3 free, then 18.700 annually per card
Cash Advance	5.50%. (Min. 5.500)	5.50%. (Min. 5.500)	5.50%. (Min. 5.500)
Late Payment	16.500	16.500	16.500
Overlimit	11.000	11.000	11.000
Paper Statement reprint/ month (First 2 prints or digital statement through the app is FREE)	0.330 per page (Max 5.500)	0.330 per page (Max 5.500)	0.330 per page (Max 5.500)
Card Replacement (Primary & Supplementary), upon customer request	5.500	5.500	5.500
FX Markup	GCC 2.97% International 3.30%	GCC 2.97% International 3.30%	GCC 2.97% International 3.30%
Min Amount Due Calculation	5%	5%	5%
Temp Limit Increase	11.000	11.000	11.000
Easy Payment Plan Processing Fee (per plan converted)	5.500	5.500	5.500
Easy Payment Plan Early Settlement Fee	1.100	1.100	1.100
PIN Set/ Reset	Free (in App)	Free (in App)	Free (in App)
Transaction copy Request	Free	Free	Free
Adhoc letter request fee	Free	Free	Free
Balance Enquiry	Free	Free	Free
Standing Instructions for Bill Payments	Free	Free	Free

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

Effective from 16 January 2025

Customer Contact Centre  
T +973 17 123 456  
www.ilabank.com

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