

# Schedule of fees and charges



## Fees in BHD and USD Inclusive of VAT

Fees equivalent in account currency will be applied in the case of foreign currency accounts.



### Account Charges

	ila	ila Premium
Account Opening in Bahraini Dinar	Free	Free
Account Opening in Foreign Currency	Free	Free
Annual Subscription Fee	None	55.000
Dormant Account Fee	5.500	5.500

### Service Charges

	ila	ila Premium
Account Statement via Service Centre* (Free of charge up to 2 times per year, fees will be applied on additional requests.)	0.330 per page Max. BHD 5.500	0.330 per page Max. BHD 5.500
Reference Letter	Free	Free

### Debit Cards

	ila	ila Premium
Debit Card - First Issue	Free	Free
Debit Card - Renewal	Free	Free
Debit Card - Replacement	5.500	4.400
Virtual Card - First Issue	2.200	1.100
Virtual Card - Renewal	Free	Free
Virtual Card - Replacement	2.200	1.100
ATM Balance Enquiry - Bahrain	Free	Free
ATM Balance Enquiry - GCC	1.100	0.880
ATM Balance Enquiry - International	2.200	1.650
ATM Cash Withdrawal - Bahrain	Free	Free
ATM Cash Withdrawal - GCC	1.100	0.880
ATM Cash Withdrawal - International	3.30% of the amount	2.97% of the amount
ATM Cash Withdrawal - using payment wallets (Worldwide)	3.30% of the amount	2.97% of the amount
ATM Balance Enquiry - using payment wallets (Worldwide)	2.200	1.650
POS and Online Transactions - Bahrain	Free	Free
POS and Online Transactions In The Same Currency (For example, using your USD account for a USD transaction)	Free	Free
POS and Online Transactions Different From Account Currency (For example, using your BHD account for a USD transaction)	3.30% of the amount	2.97% of the amount

\*EXEMPTIONS: Orphans, widows, disabled customers, pensioners, individuals receiving social subsidies from the Ministry of Labour and Social Affairs, students, and Bahraini and non-Bahraini customers with a monthly salary below BHD 250 are exempted from the Minimum Balance Requirement and the Account Statement Printing fees.

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### Remittances & Payments

	ila	ila Premium
Inward Remittance in Bahraini Dinar	Free	Free
Inward Remittance in Foreign Currency	Free	Free
Transfer Between ila Accounts	Free	Free
Fawri + (for Amounts Up to BHD 100)	Free	Free
Fawri + (for Amounts Over BHD 100)	0.110	Free
Fawri	0.110	Free
Fawateer	Free	Free
RTGS Within Bahrain	0.440	0.440
International Payments - (Correspondent Bank Charges May Apply Separately)	5.500	2.750
Local Payments - SWIFT (Correspondent Bank Charges May Apply Separately)	5.500	2.750
Manager's Cheque - Issue	3.300	2.750
Foreign Currency Cheque Collection	26.189	23.047

### Fixed Deposit

	ila	ila Premium
Early Withdrawal Fee - For Deposits in Bahraini Dinars	BHD 11.000	BHD 11.000
Early Withdrawal Fee - For Deposits in US Dollars	USD 16.50	USD 16.50
Penalty rate - For Deposits in Bahraini Dinars	0.50%	0.50%
Penalty rate - For Deposits in US Dollars	0.50%	0.50%

# Feature Comparison



	ila	ila Premium
Virtual Card	✓	✓
Partner Offers	✓	✓
Exclusive ila Premium Offers	X	✓
Airport Lounge Access	X	✓ Over 1,100 Lounges
Lower Fees and Charges	X	✓
Higher Interest Rates (Hassala, Accounts & Fixed Deposit)	X	✓
Cash Withdrawal (Daily Limit*)	BHD 1,500	BHD 3,500
POS Transactions (Daily Limit*)	BHD 1,500	BHD 3,500
Better Foreign Exchange Rates	X	✓
Gadget and Travel Insurance	X	✓
Annual Fee	X	✓

\*in BHD or foreign currency equivalent.