

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
Minimum Balance Requirement	None	None
Annual Subscription Fee	None	55.000
Dormant Account Fee	5.500	5.500

Service Charges

	ila	ila Premium
Account Statement via Service Centre	Free	Free
Reference Letter	Free	Free

Debit Cards

	ila	ila Premium
ATM - First Issue	Free	Free
ATM - Renewal	Free	Free
ATM - Replacement	Free	Free
Virtual Card - Issue	Free	Free
Virtual Card - Renewal	Free	Free
Virtual Card - Replacement	Free	Free
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

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.



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 - SWIFT (Correspondent Bank Charges Will Apply Separately)	5.500	2.750
Local Payments - SWIFT (Correspondent Bank Charges Will 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)	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.