

Schedule of fees and charges



Fees in BHD 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 Bahrani Dinar	Free	Free
Account Opening in Foreign Currency	Free	Free
Minimum Balance Requirement	None	None
Annual Subscription Fee	None	55.000
Dormant Account Fee (one time fee applied if there are no transactions in your account for 24 months)	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 Card - First Issue	Free	Free
ATM Card - Renewal	Free	Free
ATM Card - 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
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
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

Feature Comparison



Feature	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	BHD 55.000

*in BHD or foreign currency equivalent.