

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 Bahraini Dinar	Free	Free
Account Opening in Foreign Currency	Free	Free
Minimum Balance Requirement	None	None
Annual Subscription Fee	None	52.500

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	1.050	0.840
ATM Balance Enquiry - International	2.100	1.575
ATM Cash Withdrawal - Bahrain	Free	Free
ATM Cash Withdrawal - GCC	1.050	0.840
ATM Cash Withdrawal - International	3.15% of the amount	2.83% 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)	3.15% of the amount	2.83% of the Amount

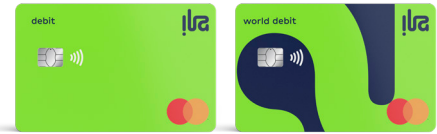
Remittances & Payments

	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)	0.105	Free
Fawri	0.105	Free
Fawateer	Free	Free
RTGS Within Bahrain	0.420	0.420
International Payments - SWIFT (Correspondent Bank Charges Will Apply Separately)	5.250	2.625
Local Payments - SWIFT (Correspondent Bank Charges Will Apply Separately)	5.250	2.625
Manager's Cheque - Issue	3.150	2.625
Foreign Currency Cheque Collection	25.000	22.000

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

Feature Comparison



Feature	ila	ila Premium
Virtual Card	✓	✓
Partner Offers	✓	✓
Exclusive ila Premium Offers	X	✓
Airport Lounge Access	X	✓ Over 1,000 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 52.500

*in BHD or foreign currency equivalent.