

ila Black Benefits



The ila Black Credit Card is your gateway to the most prestigious and rewarding experiences. Crafted for those who appreciate the finer things in life, this card unlocks a world of unparalleled luxury and exclusive privileges. Indulge in elite perks and benefits that elevate your lifestyle to extraordinary heights.



Card Comparision



ila Black

Annual Fee

Primary: BHD 110*
Supplementary: BHD 27.5

Rewards per BHD 1 Spend

Local: 1.5 Point
Int'l: 2 Point

Interest

Annual: 24%
Monthly: 2%

ila Premium Subscription

50% discount



ila White

Annual Fee

Primary: Free
Supplementary: BHD 18.7
(First 3 Free)

Rewards per BHD 1 Spend

Local: 1 Point
Int'l: 1.5 Points

Interest

Annual: 24%
Monthly: 2%

ila Premium Subscription

N/A



ila Blue

Annual Fee

Primary: Free
Supplementary: 5 Free

Rewards per BHD 1 Spend

Local: 1 Point
Int'l: 1 Point

Interest

Annual: 22%
Monthly: 1.833%

ila Premium Subscription

N/A

If you spend a minimum of BHD 30,000 annually, your annual fee will be waived*



Benefits Comparison



ila Black



ila White



ila Blue



Airport lounge access

Access over 1,300 Lounges worldwide

Access over 1,300 Lounges worldwide

Access over 25 Lounges worldwide

Airport lounge access including accompanying guest



Valtech: Free Valet Parking



ParkPoint: Free Valet Parking



15% discount at the Ritz Carlton



Travel and lifestyle concierge



Travel medical insurance



Travel inconvenience protection



50% off ila premium



Rewards Comparision



ila Black



ila White



ila Blue

Local Transactions	1.5 Airline Miles for every BHD 1	1 Airline Mile for every BHD 1	1 Airline Mile for every BHD 1
	1.5% Cashback	1% Cashback	1% Cashback
	1.5 ila Tokens for every BHD 1	1 ila Token for every BHD 1	1 ila Token for every BHD 1
International Transactions	2 Airline Miles for every BHD 1	1.5 Airline Miles for every BHD 1	1 Airline Mile for every BHD 1
	2% Cashback	1.5% Cashback	1% Cashback
	2 ila Tokens for every BHD 1	1.5 ila Tokens for every BHD 1	1 ila Token for every BHD 1

- Europe & UK Transactions will give 1 Point for every BHD 1 Spend.
- Education Transactions will give 0.2 Points for every BHD 1 Spend.
- Government Transactions will give 0.5 Points for every BHD 1 Spend.
- No points will be rewarded for Fuel & Charity transactions.



ila Rewards

**Unlimited
Cashback Up to 2%**

Choose how you earn your Rewards – Airline Miles, Cashback, or ila Tokens!

Switch between the three options right from the app.



Rewards Options

	Airline Miles	Unlimited Cashback	ila tokens
Local Transactions	1.5 Airline Miles for every BHD 1	1.5%	1.5 ila Tokens for every BHD 1
International Transactions	2 Airline Miles for every BHD 1	2%	2 ila Tokens for every BHD 1
Government Transactions	1 Airline Mile for every BHD 2	0.50%	1 ila Token for every BHD 2
Educational Transactions	1 Airline Mile for every BHD 5	0.2%	1 ila Token for every BHD 5

- Europe & UK Transactions will give 1 Point for every BHD 1 Spend.
- Education Transactions will give 0.2 Points for every BHD 1 Spend.
- Government Transactions will give 0.5 Points for every BHD 1 Spend.
- No points will be rewarded for Fuel & Charity transactions.



Parkpoint - YooPass

Elevate your parking experience

A 5-star experience with parking services, tailored solutions to ensure your parking needs are met efficiently and conveniently.

Parkpoint

Complimentary Valet parking four times monthly at:

- Bahrain City Centre
- BDF
- Bahrain Bay
- Water Bay
- Al Aali Mall
- Mahonia & iris
- O Liban
- The Quarry

How to Redeem:

- Share your Ila Registered Mobile number with the Valet Attendant.
- An OTP will be sent, share it with the Valet Attendant to gain access.



Valtech - Valet Parking

Superior Valet Parking Service

Enjoy Car valet parking services in major shopping malls, hotels, and recreations outlets both in Bahrain.

Valtech

Complimentary Valet parking four times monthly at:

- Avenues Mall
- Four Seasons
- Moda Mall
- Bahrain Financial Harbour
- Sheraton Bahrain Hotel
- Al Liwan
- Marassi Galleria Mall
- Marassi Boulevard
- Hilton Garden Inn
- Seef Mall Gate 1, 4, 7 & 10

How to Redeem:

- Download the Valtech app on your phone.
- Sign in using your registered Mobile Number with ila Bank.
- Present the generated QR code to the Valet attendant.



The Ritz-Carlton, Bahrain

Enjoy 15% off at The Ritz-Carlton

Discover redefined luxury in the heart of Bahrain and enjoy exclusive benefits with your ila Black Credit Card.

The Ritz-Carlton

Enjoy 15% off your total bill at The Ritz-Carlton restaurants and spa services.

- Ritz Gourmet Lounge
- La Med
- Nirvana
- Plums
- Lobby Lounge
- Café Gourmandise
- Le Jardin
- Primavera
- La Plage
- Thai Lounge
- Cantina Kahlo
- La Table Krug
- La Vie
- La Dolce Vita

Restaurant offer only applies on Food & Soft drinks
Spa offer does not apply on Facials



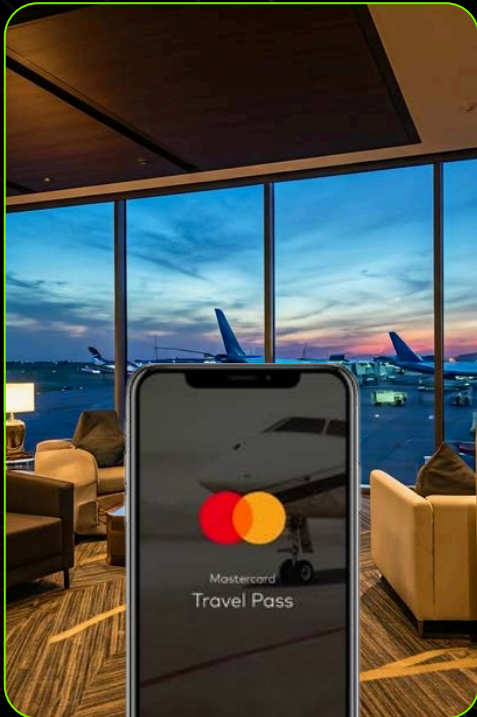
Travel Benefits

1 Unlimited Airport Lounge Access

Airport Lounge Access to 1,300 Lounges World Wide with complimentary +1 entry.

How to enjoy this benefit?

- ✓ Download the "Mastercard Travel Pass" app from Google Play or the App Store.
- ✓ Register your Ila Card.
- ✓ See the lounges near you and view if you are eligible for complimentary access.
- ✓ Generate and present a QR code to the lounge receptionist to access the lounge.
- ✓ Each cardholder is entitled to unlimited lounge visits per year. To maintain access, the cardholder must make a minimum international transaction of \$1 every 3 months.



2 Airport Security Fast Track

3 Airport Fast Track service across top Europe, Turkey, Asia destinations with your World Elite Mastercard card.

How to Redeem?

- ✓ Download Mastercard Travel Pass App from the App Store or Google Play Store and enter the Airport's name into airport search bar.
- ✓ Book your Fast Track Pass and receive it in the app or by email.
- ✓ Go to the Fast Track zone in your terminal and present your Fast Track pass to enter the priority lane



Travel Benefits



3 Travel & Lifestyle Concierge

Get support with luxury planning, access to the best fine dining and exclusive events for your entertainment with the Dedicated VIP travel & lifestyle concierge services 24/7 around the world.

How to Redeem?

To get started, customers must first call Ten Group on 80080496 to set up their account.

Simply add the provided phone numbers to your contact list and start & connect one of our concierge professionals:

Local number: 80080486

Email address: ilabank.concierge@tengroup.com

WhatsApp English: +447418368708

WhatsApp Arabic: +447418368707

Visit: <https://concierge.mastercard.com/en/> for more information



Travel Benefits

4 Travel Medical Insurance

Receive Medical coverage when travelling up to \$500,000.

- Personal accident insurance - up to USD 500,000.
- Emergency medical evacuation and repatriation - up to USD 500,000.
- Medical emergency expenses - up to USD 500,000.
- Daily in-hospital cash benefit - USD 100 per day.

How to Redeem?

- ✓ Simply book your trip with your Mastercard and yourself, spouse, children, nanny or helper are covered whether you travel together or separately.
- ✓ Simply visit [mcpeaceofmind.com/WorldElite](https://www.mcpeaceofmind.com/WorldElite) to file a claim online.



Travel Benefits



5 Travel Inconvenience Protection

Trip cancellation, Trip Delays and Missed connection coverage up to \$7,500.

- Loss of baggage - up to USD 3,000 with no deductible
- Delay of baggage - up to USD 300
- Trip cancellation - up to USD 7,500
- Trip curtailment - up to USD 7,500
- Trip delays – World: USD 300/ World Elite: USD 500
- Missed connection World USD 300/ World Elite: USD 500

How to Redeem?

- ✓ Simply book your trip with your Mastercard and yourself, spouse and children whether you travel together or separately.
- ✓ Simply visit mcpeaceofmind.com/WorldElite to file a claim online.



ila Premium

A World of exclusive benefits

Become an ila Premium customer with a 50% discount and enjoy higher rates and discounted fees and charges



✔ Better Foreign Exchange Rates

Enjoy highly competitive cross-currency exchange rates - up to 80% better than standard rates.

✔ Higher Transaction Limits

Up to BHD 7,000 on your daily transactions. You can spend BHD 3,500 at POS machines and withdraw BHD 3,500 from any ATM.

✔ Discounted Fees & Charges

Discount on banking fees and charges including international transfer fee and transaction charges.

