

PACKAGES

	LAK	USD	THB	EUR
Monthly Package Fee	150,000	18.00	600.00	18.00
Minimum Opening Balance	8,500,000	1,000.00	33,000.00	1,000.00
Dormancy fee	100,000	12.00	400.00	10.00
Early Closure fee (<i>before 3 months</i>)	100,000	12.00	400.00	10.00

FUNDS TRANSFERS

Intra BFL	Inward fee	Free	Free	Free	Free
	Outward fee	Free	Free	Free	Free
Domestic	Inward fee	Free	Free	Free	Free
	Outward fee (online)	9,000	2.00	65.00	2.00
<i>*For Domestic Transfers done in branch, an additional flat fee of \$1, K9,000 or B32 will be charged</i>					
International Transfer	Inward fee	Free	Free	Free	Free
	Outward fee (in branch)	0,10%	0,10%	0,10%	0,10%
	Minimum fee*	120,000	13.50	500.00	11.25
	Outward fee (online)	0,08%	0,08%	0,08%	0,08%
	Minimum fee*	96,000	10.80	400.00	9.00
<i>*The minimum fee may vary based on daily exchange rates</i>					
Our Charge* (<i>International only</i>)	To a US Dollars Account	**	20.00	**	**
	To a THB Account in Thailand	**	**	800	**
	To a Euro Account in France	**	**	**	15.00
	To a Euro Account in the EU	**	**	**	32.77
<i>*Our Charge may vary without prior notice - contact our Customer Team for additional information</i>					
<i>**If the funds are being sent from a different currency's account, 'Our Charge' will be calculated from the bank daily exchange rate</i>					

Reject Fee (<i>International only</i>)	Below \$1,500	90,000	10.00	320	8.50
	Between \$1,500 & 6,500	185,000	20.00	660	18.00
	Above \$6,500	320,000	35.00	1,100	30.00

Based on the transaction amount in US Dollars or equivalent

Standing Orders (fee per transfer)	Opening Fee (<i>applicable for in Branch only</i>)	17,000	2.00	66.00	2.00
	Reject fee (<i>applicable for all chanel</i>)	85,000	10.00	330.00	8.50
	Intra BFL (branch)	Free	Free	Free	Free
	Intra BFL (online)	Free	Free	Free	Free
	Domestic (Branch)	8,500	1.00	33.00	1.00
	Domestic (online)	8,500	1.00	33.00	1.00

CHEQUES

	50 leaves	135,000	15.00	465.00	-
Certified Cheque	BFL account holder	25,000	3.00	100.00	2.50
	Non BFL account holder	50,000	6.00	200.00	5.00
Bank Cheque BFL	Issuance	50,000	6.00	200.00	5.00
	Cancellation	20,000	2.50	80.00	2.00
	Replacement	20,000	3	80	2
Bank Draft	Issuance International Bank Draft (<i>Flat Charge</i>)	100,000	12	400.00	10
	SWIFT fee	212,500	25.00	825.00	22.00
	Cancellation fee	50,000	5.00	160.00	4.00
	Cancellation SWIFT fee	212,500	25.00	825.00	22.00
	Replacement + SWIFT fee	40,000	5.00	160.00	4.00
Cheque Deposit	BFL Cheque	Free	Free	Free	Free
	Local Cheque	Free	Free	Free	NA
	Foreign Bank Cheque (minimum 170 000,00LAK)	N/A	1%	1%	1%
	Minimum Fee*	N/A	20.00	650.00	15.00

**For the purposes of calculating the minimum charge, the amount expressed will all be converted on the basis of BFL Euro Daily Exchange Rate (prevailing on the date of payment)*

Returned Cheque	Outward	250,000	30.00	1,000.00	25.00
	Inward (Domestic cheque)	85,000	10.00	330.00	8.50

	Inward (Foreign cheque)	400,000	50.00	1,600.00	40.00
Stop Cheque		85,000	10.00	350.00	8.00
Cash Cheque	Local	17,000	2.00	66.00	2.00
	International	170,000	20.00	660.00	18.00

INTERNATIONAL VISA & ATM CARD

First Issuance Fee		Free	Free	Free	Free
Supplementary Card		Free	Free	Free	Free
Card Replacement		Free	Free	Free	Free
Transaction Fee off us	Domestic	0.00%	0.00%	0.00%	0.00%
	International (FX fee)	0,5%	0,5%	0,5%	0,5%
Cash Withdrawal Limit + Fee	BFL ATM - Daily & per TT	17,000,000	2,000.00	66,000.00	2,000.00
	Local ATM - Daily & per TT	17,000,000	2,000.00	66,000.00	2,000.00
	Fee per TT	12,750	1.50	33.00	1.00
	ATM international - Daily & per TT	17,000,000	2,000.00	33,000.00	1,000.00
	Fee per TT	42 500 + 1%	\$5 + 1%	165 + 1%	5 + 1%
	Global Monthly limit	85,000,000	10,000.00	330,000.00	10,000.00
	BFL & Local POS - Daily & per TT	17,000,000	2,000.00	66,000.00	2,000.00
	International - Daily & per TT	17,000,000	2,000.00	66,000.00	2,000.00
	Global Monthly limit (POS & Online)	42,500,000	5,000.00	165,000.00	5,000.00
Cash Advance Limits	Local Daily	17,000,000	2,000.00	66,000.00	2,000.00
	Local Monthly	85,000,000	10,000.00	330,000.00	10,000.00
	International Daily	17,000,000	2,000.00	66,000.00	2,000.00
	International Monthly	85,000,000	10,000.00	330,000.00	10,000.00

VARIOUS

Certificate	Balance Account (per CIF)	Free	Free	Free	Free
	Loan Outstanding (per CIF)	Free	Free	Free	Free
	Audit (per CIF)	170,000	20.00	650.00	15.00
Bank Reference	Per account	85,000	10.00	350.00	8.00
Document Search	> 1 / year	200,000	25.00	800.00	20.00
Photocopy of documents (at customer request)	Per page	Free	Free	Free	Free
Statement	BFL Customer	Free	Free	Free	Free

The Bank reserves the right to modify all or part of the Fees & Charges 2021 at any time without any notice

BFL FEES & CHARGES 2021 - Business Accounts