

		LAK	USD	THB	EUR
PACKAGES					
Package Monthly fee (PKCG)		-	-	-	-
Minimum Opening Balance		N/A	N/A	N/A	N/A
Minimum Average Monthly Balance		N/A	N/A	N/A	N/A
Charge If below the Minimum Average Monthly Balance		N/A	N/A	N/A	N/A
Dormancy fee		50,000.00	6.00	200.00	5.00
Early Closure fee (before 3 months)		-	-	-	-
BENEFITS					
Free Current Account		Yes	Yes	Yes	Yes
Free Visa Debit Card (first card free then subject to Issuance fee)		-	-	-	-
Free Access to BFL Digital Solutions (eBanking, Mobile App)		eBanking & App	eBanking & App	eBanking & App	eBanking & App
Preferential International Outgoing Transfer Rate		-	-	-	-
Preferred pricing on Transactions		-	-	-	-
Access to BFL Exclusive Club		-	-	-	-
Access to Business Lounge & Priority Lane		-	-	-	-
Dedicated Services at the exclusive Private Room		-	-	-	-
Access to Banking on Women Exclusive events, workshops, etc.		-	-	-	-
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 or equivalent will be charged</i>					
BRED France*	Inward fee	Free	Free	Free	Free
	Outward fee (in branch)	-	20.00	-	20.00
	Outward fee (online)	-	15.00	-	15.00
<i>*Only on transfer from a BFL account to a EUR/USD account in BRED France) - in case of transfer from a LAK or THB account the charge will be based on the daily exchange rate</i>					
International	Inward fee	18.00	2.00	65.00	2.00
	Outward fee (in branch)	0.20%	0.20%	0.20%	0.20%
	Minimum fee*	240,000	27.00	1,000.00	22.50
	Outward fee (online)	0.20%	0.20%	0.20%	0.20%
	Minimum fee*	240,000	27.00	1,000.00	22.50
<i>*The minimum fee may vary based on daily exchange rates</i>					
Our Charge* (International only)	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 (International only)	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
<i>Based on the transaction amount in US Dollars or equivalent</i>					
Standing Orders (fee per transfer)	Opening Fee (applicable for in Branch only)	35,000.00	4.50	135.00	3.50
	Reject fee (applicable for all channel)	85,000.00	10.00	330.00	8.50
	Intra BFL (branch)	Free	Free	Free	Free
	Intra BFL (online)	Free	Free	Free	Free
	Domestic (Branch)	17,000.00	2.00	66.00	2.00
Domestic (online)	17,000.00	2.00	66.00	2.00	
CHEQUES					
	50 leaves	127,500.00	15.00	500.00	N/A
	Certified Cheque	42,500.00	5.00	165.00	5.00

Bank Cheque BFL	Issuance	50,000.00	6.00	200.00	5.00
	Cancellation	20,000.00	2.50	82.50	2.00
	Replacement	20,000.00	2.50	82.50	2.00
Bank Draft	Issuance International Bank Draft (<i>Flat Charge</i>)	100,000.00	12	400.00	10.00
	SWIFT fee	212,500.00	25.00	825.00	22.00
	Cancellation fee	42,500.00	5.00	165.00	4.50
	Cancellation SWIFT fee	212,500.00	25.00	825.00	22.00
	Replacement + SWIFT fee	40,000.00	5.00	165.00	4.50
Cheque Deposit	BFL Cheque (<i>BFL Customer</i>)	Free	Free	Free	N/A
	BFL Cheque (<i>Non BFL Customer</i>)	18,000	2.00	65.00	N/A
	Foreign Bank Cheque (minimum 170,000,00LAK)	3.00%	3.00%	3.00%	3.00%
	Minimum Fee*	170,000.00	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	85,000.00	10.00	330.00	8.50
	Inward	85,000.00	10.00	330.00	8.50
Stop Cheque		85,000.00	10.00	330.00	8.50
Cash Cheque	Local	17,000.00	2.00	66.00	2.00
	International	170,000.00	20.00	660.00	20.00

INTERNATIONAL VISA & ATM CARD

First Issuance Fee		N/A	5.00	N/A	N/A
Supplementary Card		N/A	N/A	N/A	N/A
Card Replacement		N/A	N/A	N/A	N/A
Minimum of Monthly Transaction (PO, ATM, Online, etc.)		N/A	N/A	N/A	N/A
Transaction Fee off us	Domestic	0.00%	0.00%	0.00%	0.00%
	International (FX fee)	1.00%	1.00%	1.00%	1.00%
Cash Withdrawal Limit + Fee	BFL ATM - Daily & per TT	4,250,000.00	1,000.00	16,500.00	500.00
	Local ATM - Daily & per TT	4,250,000.00	1,000.00	16,500.00	500.00
	Fee per TT	12,750.00	N/A	33.00	1.00
	ATM international - Daily & per TT	4,250,000.00	1,000.00	16,500.00	500.00
	Fee per TT	42,500 + 1%	\$5 + 1%	165 + 1%	5 + 1%
	Global Monthly limit	85,000,000.00	10,000.00	330,000.00	10,000.00
Cash Advance Limits	BFL & Local POS - Daily & per TT	8,500,000.00	1,000.00	33,000.00	1,000.00
	International - Daily & per TT	8,500,000.00	1,000.00	33,000.00	1,000.00
	Global Monthly limit (POS & Online)	42,500,000.00	5,000.00	165,000.00	5,000.00
Cash Advance Limits	Local Daily	8,500,000.00	1,000.00	33,000.00	1,000.00
	Local Monthly	42,500,000.00	5,000.00	165,000.00	5,000.00
	International Daily	8,500,000.00	1,000.00	33,000.00	1,000.00
	International Monthly	42,500,000.00	5,000.00	165,000.00	5,000.00

VARIOUS

Safe Deposit Box (<i>Monthly payment</i>)	Size 1	N/A	N/A	N/A	N/A
	Size 2	N/A	N/A	N/A	N/A
	Size 3	N/A	N/A	N/A	N/A
	Size 4	N/A	N/A	N/A	N/A
	Deposit	N/A	N/A	N/A	N/A
Certificate	Balance Account (per CIF)	85,000.00	10.00	330.00	8.50
	Loan Outstanding (per CIF)	85,000.00	10.00	330.00	8.50
	Audit (per CIF)	170,000.00	20.00	660.00	18.00
Bank Reference	Per account	85,000.00	10.00	330.00	8.50
Document Search	> 1 / year	212,500.00	25.00	825.00	22.00
Photocopy of documents (<i>at customer request</i>)	Per page	8,500.00	1.00	33.00	1.00
Statement	BFL Customer	8,500.00	1.00	33.00	1.00