

		LAK	USD	THB	EUR
PACKAGES					
Package Monthly fee (PKCG)		-	-	-	-
Minimum Opening Balance		212,500,000.00	25,000.00	825,000.00	25,000.00
Minimum Average Monthly Balance		42,500,000.00	5,000.00	165,000.00	5,000.00
Charge If below the Minimum Average Monthly Balance		215,000.00	25.00	825.00	20.00
Dormancy fee		50,000.00	6.00	200.00	5.00
Early Closure fee (before 3 months)		50,000.00	6.00	200.00	5.00
BENEFITS					
Free Current Account		Yes	Yes	Yes	Yes
Free Visa Debit Card (first card free then subject to Issuance fee)		Yes	Yes	Yes	Yes
Free Access to BFL Digital Solutions (eBanking, Mobile App)		eBanking & App	eBanking & App	eBanking & App	eBanking & App
Preferential International Outgoing Transfer Rate		Yes	Yes	Yes	Yes
Preferred pricing on Transactions		Yes	Yes	Yes	Yes
Access to BFL Exclusive Club		Yes	Yes	Yes	Yes
Access to Business Lounge & Priority Lane		Yes	Yes	Yes	Yes
Dedicated Services at the exclusive Private Room		Yes	Yes	Yes	Yes
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	Free	Free	Free	Free
	Outward fee (in branch)	0.12%	0.12%	0.12%	0.12%
	Minimum fee*	144,000	16.20	600	13.50
	Outward fee (online)	0.10%	0.10%	0.10%	0.10%
	Minimum fee*	120,000	13.50	500	11.25
<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)	8,500.00	1.00	33.00	1.00
Domestic (online)	Free	Free	Free	Free	
CHEQUES					
	50 leaves	135,000	15.00	500.00	N/A
	Certified Cheque	42,500.00	5.00	165.00	5.00

Bank Cheque BFL	Issuance	Free	Free	Free	Free
	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>)	85,000.00	10	400.00	8.50
	SWIFT fee	170,000.00	20.00	660.00	18.00
	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)	1.00%	1.00%	1.00%	1.00%
	Minimum Fee*	56,667.00	6.67	216.67	5.00

*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	Free	Free	Free	Free
	International	Free	Free	Free	Free

INTERNATIONAL VISA & ATM CARD

First Issuance Fee		Free	Free	Free	Free
Supplementary Card		Free	Free	Free	Free
Card Replacement		Free	Free	Free	Free
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)	0.00%	0.00%	0.00%	0.00%
Cash Withdrawal Limit + Fee	BFL ATM - Daily & per TT	42,500,000.00	5,000.00	165,000.00	5,000.00
	Local ATM - Daily & per TT	42,500,000.00	5,000.00	165,000.00	5,000.00
	Fee per TT	12,750.00	\$1.5	33.00	1.00
	ATM international - Daily & per TT	42,500,000.00	5,000.00	165,000.00	5,000.00
	Fee per TT	42 500 + 1%	\$5 + 1%	165 + 1%	5 + 1%
	Global Monthly limit	510,000,000.00	60,000.00	1,980,000.00	60,000.00
Cash Advance Limits	BFL & Local POS - Daily & per TT	170,000,000.00	20,000.00	660,000.00	20,000.00
	International - Daily & per TT	170,000,000.00	20,000.00	660,000.00	20,000.00
	Global Monthly limit (POS & Online)	510,000,000.00	60,000.00	1,980,000.00	50,000.00
Cash Advance Limits	Local Daily	170,000,000.00	20,000.00	660,000.00	20,000.00
	Local Monthly	510,000,000.00	60,000.00	1,980,000.00	50,000.00
	International Daily	170,000,000.00	20,000.00	660,000.00	20,000.00
	International Monthly	510,000,000.00	60,000.00	1,980,000.00	60,000.00

VARIOUS

Safe Deposit Box (Yearly payment)	Size 1	1,400,000	150.00	4,750.00	135.00
	Size 2	2,060,000	225.00	7,100.00	200.00
	Size 3	2,800,000	300.00	9,450.00	270.00
	Size 4	3,450,000	375.00	11,800.00	335.00
	Deposit	4,500,000	500.00	15,500.00	500.00
Certificate	Balance Account (per CIF)	Free	Free	Free	Free
	Loan Outstanding (per CIF)	Free	Free	Free	Free
	Audit (per CIF)	Free	Free	Free	Free
Bank Reference	Per account	Free	Free	Free	Free
Document Search	> 1 / year	Free	Free	Free	Free
Photocopy of documents (at customer request)	Per page	Free	Free	Free	Free
Statement	BFL Customer	Free	Free	Free	Free