

		LAK	USD	THB	EUR
PACKAGES					
Package Monthly fee (PKCG)		-	-	-	-
Minimum Opening Balance		850,000.00	100.00	3,300.00	50.00
Minimum Average Monthly Balance		400,000.00	50.00	1,650.00	50.00
Charge If below the Minimum Average Monthly Balance		20,000.00	2.50	82.50	2.00
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 Saving 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	18,000.00	2.00	65.00	2.00
	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	18,000.00	2.00	65.00	2.00
	Outward fee (in branch)	0.25%	0.25%	0.25%	0.25%
	Minimum fee*	300,000.00	33.75	1,250.00	28.13
	Outward fee (online)	0.25%	0.25%	0.25%	0.25%
	Minimum fee*	300,000.00	33.75	1,250.00	28.13
<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)	25,000.00	3.00	100.00	2.50
	Domestic (online)	25,000.00	3.00	100.00	2.50
CHEQUES					
50 leaves		N/A	N/A	N/A	5.00

Certified Cheque		25,000.00	5.00	165.00	5.00
Bank Cheque BFL	Issuance	50,000.00	6.00	200.00	2.00
	Cancellation	20,000.00	2.50	82.50	2.00
	Replacement	20,000.00	2.50	82.50	12.75
Bank Draft	Issuance International Bank Draft (<i>Flat Charge</i>)	125,000.00	15	500.00	22.00
	SWIFT fee	200,000.00	25.00	825.00	4.50
	Cancellation fee	42,500.00	5.00	165.00	22.00
	Cancellation SWIFT fee	212,500.00	25.00	825.00	4.50
	Replacement + SWIFT fee	42,500.00	5.00	165.00	free
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)	3.50%	3.50%	3.50%	1750.00%
	Minimum Fee*	198,333.33	23.33	758.33	N/A

*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

N/A

Returned Cheque	Outward	N/A	N/A	N/A	N/A
	Inward	N/A	N/A	N/A	N/A
Stop Cheque		N/A	N/A	N/A	N/A
Cash Cheque	Local	N/A	N/A	N/A	N/A
	International	N/A	N/A	N/A	N/A

INTERNATIONAL VISA & ATM CARD

N/A

First Issuance Fee		N/A	N/A	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	N/A	N/A	N/A	50000.00%
	International (FX fee)	N/A	N/A	N/A	50000.00%
Cash Withdrawal Limit + Fee	BFL ATM - Daily & per TT	4,250,000.00	500.00	16,500.00	h, then 3€ per withdrawal
	Local ATM - Daily & per TT	4,250,000.00	500.00	16,500.00	N/A
	Fee per TT	1 free / month, then 25,000 LAK per withdrawal	1 free / month, then \$3 per withdrawal	1 free / month, then 100TBH per withdrawal	N/A
	ATM international - Daily & per TT	N/A	N/A	N/A	5,000.00
	Fee per TT	N/A	N/A	N/A	N/A
Global Monthly limit	42,500,000.00	5,000.00	165,000.00	N/A	
Cash Advance Limits	BFL & Local POS - Daily & per TT	N/A	N/A	N/A	N/A
	International - Daily & per TT	N/A	N/A	N/A	N/A
	Global Monthly limit (POS & Online)	N/A	N/A	N/A	N/A
Cash Advance Limits	Local Daily	N/A	N/A	N/A	N/A
	Local Monthly	N/A	N/A	N/A	N/A
	International Daily	N/A	N/A	N/A	N/A
	International Monthly	N/A	N/A	N/A	N/A

VARIOUS

N/A

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)	N/A	N/A	N/A	N/A
	Loan Outstanding (per CIF)	N/A	N/A	N/A	N/A
	Audit (per CIF)	N/A	N/A	N/A	N/A
Bank Reference	Per account	85,000.00	10.00	330.00	1.00
Document Search	> 1 / year	212,500.00	25.00	825.00	1.00
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