

		LAK	USD	THB	EUR
<b>PACKAGES</b>					
<b>Package Monthly Fee</b>		<b>25,000</b>	<b>3.00</b>	<b>100.00</b>	<b>2.50</b>
Minimum Opening Balance		850,000	100.00	3,300.00	100.00
Minimum Average Monthly Balance		400,000	50.00	1,650.00	50.00
<i>Charge If below the Minimum Average Monthly Balance</i>		20,000	2.50	82.50	2.00
Dormancy fee		50,000	6.00	200.00	5.00
Early Closure fee ( <i>before 3 months</i> )		50,000	6.00	200.00	5.00
<b>BENEFITS</b>					
Free Current Account		Yes	Yes	Yes	Yes
Free Visa Debit Card ( <i>first card free then subject to Issuance fee</i> )		Yes	Yes	Yes	Yes
Free Access to BFL Digital Solutions ( <i>eBanking, Mobile App</i> )		<i>eBanking &amp; App</i>	<i>eBanking &amp; App</i>	<i>eBanking &amp; App</i>	<i>eBanking &amp; App</i>
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		-	-	-	-
Dedicated Services at the exclusive Private Room		-	-	-	-
Access to Banking on Women Exclusive events, workshops, etc.		-	-	-	-
<b>FUNDS TRANSFERS</b>					
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	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 indexed on the daily exchange rate</i>					
International	Inward fee	18,000	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* ( <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
<i>Based on the transaction amount in US Dollars or equivalent</i>					
Standing Orders ( <i>fee per transfer</i> )	Opening Fee ( <i>applicable for in Branch only</i> )	35,000	4.50	135.00	3.50
	Reject fee ( <i>applicable for all channel</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)	17,000	2.00	66.00	2.00
	Domestic (online)	17,000	2.00	66.00	2.00
<b>CHEQUES</b>					

	50 leaves	180,000	20.00	630.00	N/A
Certified Cheque		42,500	5.00	165.00	5.00
Bank Cheque BFL	Issuance	50,000	6.00	200.00	5.00
	Cancellation	20,000	2.50	82.50	2.00
	Replacement	20,000	2.50	82.50	2.00
Bank Draft	Issuance International Bank Draft ( <i>Flat Charge</i> )	100,000	12.00	400.00	10.00
	SWIFT fee	170,000	20.00	660.00	18.00
	Cancellation fee	42,500	5.00	165.00	4.50
	Cancellation SWIFT fee	212,500	25.00	825.00	22.00
	Replacement + SWIFT fee	40,000	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	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	10.00	330.00	8.50
	Inward	85,000	10.00	330.00	8.50
Stop Cheque		85,000	10.00	330.00	8.50
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		85,000	10.00	330.00	8.50
Card Replacement		50,000	6.00	200.00	5.00
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	8,500,000	1,000.00	33,000.00	1,000.00
	Local ATM - Daily & per TT	8,500,000	1,000.00	33,000.00	1,000.00
	Fee per TT	12,750	1.50	33.00	1.00
	ATM international - Daily & per TT	8,500,000	1,000.00	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
Cash Advance Limits	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	8,500,000	1,000.00	33,000.00	1,000.00
	Local Monthly	42,500,000	5,000.00	165,000.00	5,000.00
	International Daily	8,500,000	1,000.00	33,000.00	1,000.00
	International Monthly	42,500,000	5,000.00	165,000.00	5,000.00

## VARIOUS

Safe Deposit Box (Monthly payment)	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	10.00	330.00	85.00
	Loan Outstanding (per CIF)	85,000	10.00	330.00	85.00
	Audit (per CIF)	170,000	20.00	660.00	18.00
Bank Reference	Per account	85,000	10.00	330.00	8.50
Document Search	> 1 / year	212,500	25.00	825.00	22.00
Photocopy of documents (at customer request)	Per page	8,500	1.00	33.00	1.00
Statement	BFL Customer	8,500	1.00	33.00	1.00