

	LAK	USD	THB	EUR
Package Monthly Fee	Free	Free	Free	Free

BENEFITS

Current accounts included *(available in LAK, USD, THB, EUR)*
 First Local ATM Card included
 Access to BFL Digital Solutions *included (eBanking, Mobile App and QR code)*
 QR Code Stand
 Access to Financial Training

CURRENT ACCOUNT(S)

Minimum Opening Balance per account	-	-	-	-
Account Opening Fee per account	20,000	2.00	60.00	2.00
Early Closure fee <i>(before 3 months)</i>	100,000	10.00	300.00	10.00

DOMESTIC TRANSFERS

Intra BFL	Inward fee/Outward fee <i>(in branch/online)</i>	Free	Free	Free	Free
	Inward fee	Free	Free	Free	Free
Domestic	Outward fee* <i>(in branch/online)</i>	< LAK 100M	< LAK 100M	< LAK 100M	N/A
		9,000	LAK 15,000 eq. USD	LAK 15,000 eq. THB	N/A
		≥ LAK 100M	≥ LAK 100M	≥ LAK 100M	N/A
		15,000	LAK 24,000 eq. USD	LAK 24,000 eq. THB	N/A
Additional fees for domestic Standing Order*	Opening Fee <i>(online)</i>	Free	Free	Free	N/A
	Opening Fee <i>(in branch)</i>	45,000	4.50	135.00	N/A
	Reject fee <i>(in branch/online)</i>	100,000	10.00	300.00	N/A

*Depends on the currency of the receiving account - processing day exchange rate will be applied.

INTERNATIONAL TRANSFERS

BRED France	Inward fee	N/A	3.00	90.00	3.00
	Outward fee <i>(in branch/online)</i>	N/A	15.00	N/A	15.00
International	Inward fee*	N/A	3.00	95.00	3.00
	Outward fee** <i>(in branch/online)</i>	N/A	0.20%	0.20%	0.20%
	Minimum fee	N/A	20.00	600.00	20.00

*Depends on the currency of the sending account - If funds sent from a different currency's account, the bank daily exchange rate will be applied.

For other CCY (except EUR, THB, USD), inward fee is LAK 30,000.

**Depends on the currency of the receiving account - If funds sent from a different currency's account, the bank daily exchange rate will be applied.

For other CCY (except EUR, THB, USD), 0.20% of the transferred amount will be charged with a min. of LAK 240,000.

Our Charge <i>(International only)</i>	To a USD Account	N/A	20.00	USD 20.00 eq. THB*	USD 20.00 eq. EUR*
	To a THB Account in Thailand	N/A	THB 600.00 eq. USD*	600.00	THB 600.00 eq. EUR*
	To a EUR Account in EU	N/A	EUR 20.00 eq. USD*	EUR 20.00 eq. THB*	20.00
	To a EUR Account outside EU	N/A	EUR 35.00 eq. USD*	EUR 35.00 eq. THB*	35.00
	To a SGD, GBP, JPY, CHF... Account	N/A	LAK 350,000 eq. USD*	LAK 350,000 eq. THB*	LAK 350,000 eq. EUR*

*BFL daily exchange rate will be applied (prevailing on the date of payment)

		LAK	USD	THB	EUR
CHEQUES					
Cheque Book	50 leaves	150,000	15.00	450.00	N/A
Certified BFL Cheque		50,000	5.00	150.00	N/A
BFL Bank Cheque	Issuance	60,000	6.00	180.00	N/A
	Cancellation	25,000	2.50	75.00	N/A
	Replacement	25,000	2.50	75.00	N/A
Cheque Deposit	BFL Cheque	Free	Free	Free	N/A
	Other Domestic Cheque	N/A	N/A	N/A	N/A
	French Bank Cheque (EUR)	3% EUR eq. LAK*	3% EUR eq. USD*	3% EUR eq. THB*	3%
	Minimum Fee	EUR 15.00 eq. LAK*	EUR 15.00 eq. USD*	EUR 15.00 eq. THB*	15.00
Returned Cheque	Inward (EUR cheque)	EUR 40.00 eq. LAK	EUR 40.00 eq. USD	EUR 40.00 eq. THB	40.00
Stop Cheque	BFL cheque	100,000	10.00	300.00	10.00

*BFL daily exchange rate will be applied (prevailing on the date of payment)

ATM CARD

First ATM Card Issuance Fee		Free	Free	Free	Free
Supplementary ATM Card		50,000	5.00	150.00	5.00
ATM Card Replacement		50,000	5.00	150.00	5.00
Cash Withdrawal Limit	BFL ATM - Daily limit	8,000,000	LAK 8,000,000*	LAK 8,000,000*	LAK 8,000,000*
	BFL POS - Daily limit	8,000,000	LAK 8,000,000*	LAK 8,000,000*	LAK 8,000,000*

*BFL daily exchange rate will be applied (prevailing on the date of payment)

INTERNATIONAL VISA (OPTIONAL)

First Visa Debit Card Issuance Fee		50,000	5.00	150.00	5.00
Visa Debit Card Monthly fees		20,000	2.00	60.00	2.00
Supplementary Visa Debit Card Monthly fees		15,000	1.50	45.00	1.50
Visa Debit Card Replacement		50,000	5.00	150.00	5.00
VISA Transaction Fee	Domestic	0%	0%	0%	0%
	International (FX fee)	2.5%	2.5%	2.5%	2.5%
Cash Withdrawal Limit + Fee	BFL & Local ATM - Daily limit	30,000,000	USD 3,000 eq. LAK	*	*
	Non-BFL ATM Withdrawal fee	15,000	1.50	*	*
	International ATM - Daily limit	LAK 30M or eq.**	USD 3,000 or **eq	*	*
	International ATM Withdrawal fee	50,000 + 1%	5.00 + 1%	*	*
	Global Monthly limit	LAK 500M or **eq.	USD 50,000 or **eq.	*	*
Visa Payment Limit	BFL & Local POS - Daily limit	150,000,000	USD 15,000 eq. LAK**	*	*
	International - Daily limit	LAK 150M or eq.**	USD 15,000 or eq.**	*	*
	Global Monthly limit (POS & Online)	LAK 500M or eq.**	USD 50,000 or eq.**	*	*

* If your credit card main account is in LAK currency, limits applied will be LAK limits. If your credit card main account is in USD currency, limits applied will be USD limits.

**BFL daily exchange rate will be applied

VARIOUS

Safe Deposit Box (Yearly payment)	Size 1 - Height 4 cm	1,000,000	100.00	3,000.00	100.00
	Size 2 - Height 6.5 cm	1,300,000	130.00	3,900.00	130.00
	Size 3 - Height 11.5 cm	1,700,000	170.00	5,100.00	170.00
	Size 4 - Height 16.5 cm	2,200,000	220.00	6,600.00	220.00
	Size 5 - Height 28.5 cm	3,000,000	300.00	9,000.00	300.00
Width: 26 cm, Depth: 44 cm	Key Deposit	5,000,000	500.00	15,000.00	500.00
Certificate	Balance Account (per CIF)	100,000	10.00	300.00	10.00
	Loan Outstanding (per CIF)	100,000	10.00	300.00	10.00
	Audit (per CIF)	200,000	20.00	600.00	20.00
Bank Reference	Per account	100,000	10.00	300.00	10.00
Document Search	> 1 year	250,000	25.00	750.00	25.00
Photocopy of documents	at customer request and per page	10,000	1.00	30.00	1.00
Statement	Online	Free	Free	Free	Free
	In branch	10,000	1.00	30.00	1.00

BFL FEES & CHARGES 07/2022 - BUSINESS

The Bank reserves the right to modify all or part of the Fees & Charges 2022 at any time without prior notice.