

| | LAK | USD | THB | EUR |
|----------------------------|---------------|-------------|---------------|-------------|
| Package Monthly Fee | 50,000 | 5.00 | 150.00 | 5.00 |

BENEFITS

Current accounts included *(available in LAK, USD, THB, EUR)*

First Visa Debit Card included

Access to BFL Digital Solutions *included (eBanking, Mobile App and QR code)*

Preferential International Outgoing Transfer Rate

Preferred Pricing on Transactions

QR Code Stand

Merchant POS Terminal *(subject to approval)*

Access to Financial Training

CURRENT ACCOUNT(S)

| | | | | |
|--|---------|-------|--------|-------|
| Minimum Opening Balance | - | - | - | - |
| 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 |
| Domestic | Inward fee | Free | Free | Free | Free |
| | Outward fee* <i>(in branch/online)</i> | < LAK 100M | < LAK 100M | < LAK 100M | N/A |
| | | 7,000 | LAK 12,000 eq. USD | LAK 12,000 eq. THB | N/A |
| | ≥ LAK 100M | ≥ LAK 100M | ≥ LAK 100M | N/A | |
| | | 12,000 | LAK 19,000 eq. USD | LAK 19,000 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 | 1.00 | 30.00 | 1.00 |
| | Outward fee <i>(in branch/online)</i> | N/A | 10.00 | N/A | 10.00 |
| International | Inward fee* | N/A | 1.00 | 30.00 | 1.00 |
| | Outward fee** <i>(in branch/online)</i> | N/A | 0.15% | 0.15% | 0.15% |
| | Minimum fee | N/A | 15.00 | 450.00 | 15.00 |

*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)

INTERNATIONAL VISA

| | | | | | |
|---------------------------------|-------------------------------------|-------------------|----------------------|--------|------|
| First Issuance Fee | | Free | Free | Free | Free |
| Supplementary Card Issuance | | 50,000 | 5.00 | 150.00 | 5.00 |
| Supplementary Card Monthly fees | | 15,000 | 1.50 | 45.00 | 1.50 |
| 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.** | * | * |

*In case the card is linked to a main account in LAK currency, limits applied will be LAK limits. In case the card is linked to a main account in USD currency, limits applied will be USD limits.

**BFL daily exchange rate will be applied

VARIOUS

| | | | | | |
|--|----------------------------------|-----------|-----------|----------|--------|
| Safe Deposit Box (Yearly payment) Width: 26 cm, Depth: 44 cm | 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 |
| 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 | Free | Free | Free | Free |
| Statement | Online | Free | Free | Free | Free |
| | In branch | 10,000 | 1.00 | 30.00 | 1.00 |