

	LAK	USD	THB	EUR
<b>Package Monthly Fee</b>	<b>Free</b>	<b>Free</b>	<b>Free</b>	<b>Free</b>

Current Account(s) 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

## CURRENT ACCOUNT(S)

Minimum Opening Balance	-	-	-	-
Minimum Average Monthly Balance	40,000,000	4,000.00	120,000.00	4,000.00
Charge if below the Minimum Average Monthly Balance	30,000	3.00	90.00	3.00
Early Closure fee (before 3 months)	50,000	5.00	150.00	5.00

## DOMESTIC TRANSFERS

Intra BFL	Inward fee/Outward fee (in branch/online)	Free	Free	Free	Free
	Inward fee	Free	Free	Free	Free
Domestic	Outward fee* (in branch/online)	< LAK 100M	< LAK 100M LAK 9,000 eq. USD	< LAK 100M LAK 9,000 eq. THB	N/A
		≥ LAK 100M	≥ LAK 100M LAK 14,000 eq. USD	≥ LAK 100M LAK 14,000 eq. THB	N/A
Additional fees for Domestic Standing Order*	Opening Fee (online)	Free	Free	Free	N/A
	Opening Fee (in branch)	45,000	4.50	135.00	N/A
	Reject fee (in branch/online)	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	Free	Free	Free	Free
	Outward fee (in branch/online)	N/A	10.00	N/A	10.00
International	Inward fee*	N/A	Free	Free	Free
	Outward fee** (in branch/online)	N/A	0.13%	0.13%	0.13%
	Minimum fee	N/A	13.00	390.00	13.00

\*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* (International only)	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
<b>CHEQUES</b>					
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	Free	Free	Free	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)	EUR 1% eq. LAK*	EUR 1% eq. USD*	EUR 1% eq. THB*	1%
	Minimum Fee	EUR 5.00 eq. LAK*	EUR 5.00 eq. USD*	EUR 5.00 eq. THB*	5.00
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	BFL & Local ATM - Daily limit	50,000,000	USD 5,000 eq. LAK**	*	*
	Non-BFL ATM Withdrawal fee	15,000	1.50	*	*
	International ATM - Daily limit	LAK 50M or eq.**	USD 5,000 or eq.**	*	*
	International ATM Withdrawal fee	LAK 50,000 + 1%	USD 5.00 + 1%	*	*
	Global Monthly limit	LAK 600M or eq.**	USD 60,000 or eq.**	*	*
Visa Payment Limit	BFL & Local POS - Daily limit	200,000,000	USD 20,000 eq. LAK**	*	*
	International POS - Daily limit	LAK 200M or eq.**	USD 20,000 or eq.**	*	*
	Global Monthly limit (POS & Online)	LAK 600M or eq.**	USD 60,000 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.

\*\* Bank 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)	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 and per page	Free	Free	Free	Free
Statement	Online	Free	Free	Free	Free
	In branch	5,000	0.50	15.00	0.50