



# Banking on Women Package

BUSINESS FEES & CHARGES 2021

	LAK	USD	THB	EUR	
<b>PACKAGES</b>					
<b>Package Monthly fee</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	
Minimum Opening Balance	400,000	40.00	1,150.00	40.00	
Account Opening Fee	-	-	-	-	
Minimum Average Monthly Balance	-	-	-	-	
<i>Charge If below the Minimum Average Monthly Balance</i>	-	-	-	-	
Dormancy fee	-	-	-	-	
Early Closure fee <i>(before 3 months)</i>	50,000	5.00	200.00	5.00	
<b>BENEFITS</b>					
Free Current Account			Yes		
Free Visa Debit Card (first card free then subject to Issuance fee)			Yes		
Free Access to BFL Digital Solutions <i>(eBanking, Mobile App and QR code)</i>			eBanking & App		
Preferential International Outgoing Transfer Rate			Yes		
Preferred pricing on Transactions			Yes		
QR code stand			Yes		
Merchant POS Terminal <i>(subject to approval)</i>			Available		
Access to BFL Exclusive Club			Yes		
Access to Banking on Women Exclusive events, workshops, etc.			Yes		
<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 <i>(online)</i>	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	Free	Free	Free	Free
	Outward fee <i>(in branch)</i>	-	20.00	-	20.00
	Outward fee <i>(online)</i>	-	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	9,000	1.00	32.00	1.00
	Outward fee <i>(in branch)</i>	0.15%	0.15%	0.15%	0.15%
	Minimum fee*	180,000	20.25	750.00	17.00
	Outward fee <i>(online)</i>	0.12%	0.12%	0.12%	0.12%
	Minimum fee*	144,000	16.25	600.00	13.50
<i>*The minimum fee may vary based on daily exchange rates</i>					
Our Charge* <i>(International only)</i>	To a USD Account	**	20.00	**	**
	To a THB Account in Thailand	**	**	800.00	**
	To a EUR Account in France	**	**	**	15.00
	To a EUR 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	320.00	8.50
	Between \$1,500 & 6,500	185,000	20.00	660.00	18.00
	Above \$6,500	320,000	35.00	1,100.00	30.00
<i>*Based on the transaction amount in USD 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 channels)</i>	85,000	10.00	330.00	8.50
	Intra BFL <i>(in branch)</i>	Free	Free	Free	Free
	Intra BFL <i>(online)</i>	Free	Free	Free	Free

	Domestic ( <i>in branch</i> )	12,750	1.50	50.00	1.50
	Domestic ( <i>online</i> )	8,500	1.00	33.00	1.00

## CHEQUES

	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
Cheque Deposit	BFL Cheque ( <i>BFL Customer</i> )	Free	Free	Free	N/A
	Foreign Bank Cheque ( <i>minimum 170,000,00LAK</i> )	2%	2%	2%	2%
	Minimum Fee*	113,333	13.33	132.00	10.00

\*For the purpose of calculating the minimum charge, the amount expressed will all be converted on the basis of BFL EUR 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

## INTERNATIONAL VISA & ATM CARD

First Issuance Fee		Free	Free	Free	Free
Supplementary Card		50,000	5.00	165.00	4.50
Card Replacement		25,000	3.00	100.00	2.50
VISA Transaction Fee	Domestic	0.00%	0.00%	0.00%	0.00%
	International ( <i>FX fee</i> )	0.50%	0.50%	0.50%	0.50%
Cash Withdrawal Limit + Fee	BFL ATM - Daily	17,000,000	2,000.00	66,000.00	2,000.00
	Local ATM - Daily	17,000,000	2,000.00	66,000.00	2,000.00
	<i>Fee per TT</i>	12,750	1.50	33.00	1.00
	ATM international - Daily	17,000,000	2,000.00	66,000.00	2,000.00
	<i>Fee per TT</i>	42,500 + 1%	5.00 + 1%	165.00 + 1%	5.00 + 1%
	Global Monthly limit	340,000,000	40,000.00	1,320,000.00	40,000.00
Cash Advance Limits	BFL & Local POS - Daily	85,000,000	10,000.00	330,000.00	10,000.00
	International - Daily	85,000,000	10,000.00	330,000.00	10,000.00
	Global Monthly limit ( <i>POS &amp; Online</i> )	340,000,000	40,000.00	1,320,000.00	40,000.00
Cash Advance Limits	Local Daily	85,000,000	10,000.00	330,000.00	10,000.00
	Local Monthly	340,000,000	40,000.00	1,320,000.00	40,000.00
	International Daily	85,000,000	10,000.00	330,000.00	10,000.00
	International Monthly	340,000,000	40,000.00	1,320,000.00	40,000.00

## VARIOUS

Certificate	Balance Account ( <i>per CIF</i> )	42,500	5.00	165.00	4.50
	Loan Outstanding ( <i>per CIF</i> )	42,500	5.00	165.00	4.50
	Audit ( <i>per CIF</i> )	85,000	10.00	330.00	8.50
Bank Reference	<i>Per account</i>	42,500	5.00	165.00	4.50
Document Search	> 1 / year	127,500	15.00	500.00	12.50
Photocopy of documents ( <i>at customer request</i> )	<i>Per page</i>	4,250	0.50	16.50	0.50
Statement	BFL Customer	4,250	0.50	16.50	0.50

The Bank reserves the right to modify all or part of the Fees & Charges 2021 at any time without any notice

BFL FEES & CHARGES 2021 - BUSINESS