



SME Plus Package

BUSINESS FEES & CHARGES 2021

	LAK	USD	THB	EUR	
PACKAGES					
Package Monthly fee	50,000	5.00	150.00	5.00	
Minimum Opening Balance	400,000	40.00	1,150.00	4.00	
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>)	100,000	10.00	300.00	10.00	
BENEFITS					
Free Current Account			Yes		
Free Visa Debit Card (<i>first card free then subject to Issuance fee</i>)			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		
FUNDS TRANSFERS					
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, K9,000 or B32 will be charged</i>					
BRED France*	Inward fee	-	-	-	-
	Outward fee (<i>in branch</i>)	-	-	-	-
	Outward fee (<i>online</i>)	-	-	-	-
<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	20.00	650.00	18.00
	Outward fee (<i>online</i>)	0.12%	0.12%	0.12%	0.12%
	Minimum fee	144,000	16.25	600.00	13.50
<i>*When choosing 'Beneficiary pays the fees', the transfer fee will be based as per our SME+ Account Pricing</i>					
Our Charge* (<i>International only</i>)	To a USD Account	**	20.00	**	**
	To a THB Account in Thailand	**	**	800	**
	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>)	25,000	3.00	100.00	3.00
	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>)	17,000	2.00	65.00	2.00
	Domestic (<i>online</i>)	17,000	2.00	66.00	2.00

CHEQUES

	50 leaves	180,000	20.00	630.00	N/A
Certified Cheque	BFL account holder	25,000	3.00	100.00	2.50
	Non BFL account holder	50,000	6.00	200.00	5.00
Bank Cheque BFL	Issuance	50,000	6.00	200.00	5.00
	Cancellation	20,000	2.50	80.00	2.00
	Replacement	20,000	2.50	80.00	2.00
Cheque Deposit	BFL Cheque (BFL Customer)	Free	Free	Free	N/A
	Foreign Bank Cheque (minimum 170,000,00LAK)	N/A	2%	2%	2%
	Minimum Fee*	N/A	20.00	650.00	15.00

*For the purpose 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	250,000	30.00	1,000.00	25.00
	Inward (Domestic cheque)	85,000	10.00	330.00	8.50
	Inward (Foreign cheque)	400,000	50.00	1,600.00	40.00
Stop Cheque		85,000	10.00	350.00	8.00

INTERNATIONAL VISA & ATM CARD

First Issuance Fee		Free	Free	Free	Free
Supplementary Card (Visa Debit Card)		127,500	15.00	495.00	15.00
Card Replacement (Visa Debit Card)		70,000	8.00	265.00	8.00
Transaction Fee off us	Domestic	0%	0%	0%	0%
	International (FX fee)	1%	1%	1%	1%
Cash Withdrawal Limit + Fee	BFL ATM - Daily limit	8,500,000	1,000.00	33,000.00	1,000.00
	Local ATM - Daily limit	8,500,000	1,000.00	33,000.00	1,000.00
	Non BFL ATM withdrawal fee	12,750	1.50	33.00	1.00
	ATM international - Daily limit	8,500,000	1,000.00	33,000.00	1,000.00
	Non BFL ATM withdrawal fee	42,500 + 1%	5.00 + 1%	165.00 + 1%	5.00 + 1%
	Global Monthly limit	85,000,000	10,000.00	330,000.00	10,000.00
Cash Advance Limits	BFL & Local POS - Daily limit	17,000,000	2,000.00	66,000.00	2,000.00
	International - Daily limit	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

Certificate	Balance Account (per CIF)	85,000	10.00	350.00	8.00
	Loan Outstanding (per CIF)	85,000	10.00	350.00	8.00
	Audit (per CIF)	170,000	20.00	650.00	15.00
Bank Reference	Per account	85,000	10.00	350.00	8.00
Document Search	> 1 / year	200,000	25.00	800.00	20.00
Photocopy of documents (at customer request)	Per page	Free	Free	Free	Free
Statement	BFL Customer	Free	Free	Free	Free

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