

	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	50,000	5.00	150.00	5.00	
Account Opening Fee	20,000	2.00	60.00	2.00	
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	150.00	5.00	
<b>BENEFITS</b>					
Free Current Account			Yes		
Free Local ATM 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		
<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	27,000	3.00	95.00	2.75
	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	27,000	3.00	95.00	2.75
	Outward fee <i>(in branch)</i>	0.20%	0.20%	0.20%	0.20%
	Minimum fee*	240,000	27.00	1,000.00	22.50
	Outward fee <i>(online)</i>	0.20%	0.20%	0.20%	0.20%
<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>	17,000	2.00	66.00	2.00
Domestic <i>(online)</i>	17,000	2.00	66.00	2.00	

## CHEQUES

	50 leaves	225,000	25.00	785.00	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	Free	Free	Free	N/A
	Foreign Bank Cheque (minimum 170,000,00LAK)	3.00%	3.00%	3.00%	3.00%
	Minimum Fee*	170,000	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	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	200.00	5.00
Card Replacement		50,000	5.00	200.00	5.00
VISA Transaction Fee	Domestic	0.00%	0.00%	0.00%	0.00%
	International (FX fee)	1.00%	1.00%	1.00%	1.00%
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	8,500,000	1,000.00	33,000.00	1,000.00
	International - Daily limit	8,500,000	1,000.00	33,000.00	1,000.00
	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

Safe Deposit Box (Monthly payment)	Size 1	N/A	N/A	N/A	N/A
	Size 2	N/A	N/A	N/A	N/A
	Size 3	N/A	N/A	N/A	N/A
	Size 4	N/A	N/A	N/A	N/A
	Deposit	N/A	N/A	N/A	N/A
Certificate	Balance Account (per CIF)	85,000	10.00	330.00	8.50
	Loan Outstanding (per CIF)	85,000	10.00	330.00	8.50
	Audit (per CIF)	170,000	20.00	660.00	18.00
Bank Reference	Per account	85,000	10.00	330.00	8.50
Document Search	> 1 / year	212,500	25.00	825.00	22.00
Photocopy of documents (at customer request)	Per page	8,500	1.00	33.00	1.00
Statement	BFL Customer	8,500	1.00	33.00	1.00