

		LAK	USD	THB	EUR
PACKAGES					
Package Monthly fee		0.00	0.00	0.00	0.00
Minimum Opening Balance		40,000,000	4,000.00	120,000.00	4,000.00
Account Opening Fee		-	-	-	-
Minimum Average Monthly Balance		40,000,000	4,000.00	120,000.00	4,000.00
<i>Charge If below the Minimum Average Monthly Balance</i>		215,000	22.00	650.00	22.00
Dormancy fee		-	-	-	-
Early Closure fee <i>(before 3 months)</i>		50,000	5.00	150.00	5.00
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				Available	
Merchant POS Terminal <i>(subject to approval)</i>				N/A	
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 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	Free	Free	Free	Free
	Outward fee <i>(in branch)</i>	0.12%	0.12%	0.12%	0.12%
	Minimum fee*	144,000	16.25	600.00	13.50
	Outward fee <i>(online)</i>	0.10%	0.10%	0.10%	0.10%
	Minimum fee*	120,000	13.50	500.00	11.25
<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>)	8,500	1.00	33.00	1.00
	Domestic (<i>online</i>)	Free	Free	Free	Free

CHEQUES

	50 leaves	135,000	15.00	500.00	N/A
Certified Cheque		42,500	5.00	165.00	5.00
Bank Cheque BFL	Issuance	Free	Free	Free	Free
	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>)	1.00%	1.00%	1.00%	1.00%
	Minimum Fee*	56,677	6.67	216.67	5.00

*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		Free	Free	Free	Free
Card Replacement		Free	Free	Free	Free
VISA Transaction Fee	Domestic	0.00%	0.00%	0.00%	0.00%
	International (<i>FX fee</i>)	0.00%	0.00%	0.00%	0.00%
Cash Withdrawal Limit + Fee	BFL ATM - Daily limit	42,500,000	5,000.00	165,000.00	5,000.00
	Local ATM - Daily limit	42,500,000	5,000.00	165,000.00	5,000.00
	<i>Non BFL ATM withdrawal fee</i>	12,750	1.50	33.00	1.00
	ATM international - Daily limit	42,500,000	2,000.00	66,000.00	2,000.00
	<i>Non BFL ATM withdrawal fee</i>	42,500 + 1%	5.00 + 1%	165.00 + 1%	5.00 + 1%
	Global Monthly limit	510,000,000	60,000.00	1,980,000.00	60,000.00
Cash Advance Limits	BFL & Local POS - Daily limit	170,000,000	20,000.00	660,000.00	20,000.00
	International - Daily limit	170,000,000	20,000.00	660,000.00	20,000.00
	Global Monthly limit (<i>POS & Online</i>)	510,000,000	60,000.00	1,980,000.00	50,000.00
Cash Advance Limits	Local Daily	170,000,000	20,000.00	660,000.00	20,000.00
	Local Monthly	510,000,000	60,000.00	1,980,000.00	50,000.00
	International Daily	170,000,000	20,000.00	660,000.00	20,000.00
	International Monthly	510,000,000	60,000.00	1,980,000.00	60,000.00

VARIOUS

Safe Deposit Box (<i>Yearly payment</i>)	Size 1	1,400,000	150.00	4,750.00	135.00
	Size 2	2,060,000	225.00	7,100.00	200.00
	Size 3	2,800,000	300.00	9,450.00	270.00
	Size 4	3,450,000	375.00	11,800.00	335.00
	Deposit	4,500,000	500.00	15,500.00	500.00
Certificate	Balance Account (<i>per CIF</i>)	Free	Free	Free	Free
	Loan Outstanding (<i>per CIF</i>)	Free	Free	Free	Free
	Audit (<i>per CIF</i>)	Free	Free	Free	Free
Bank Reference	<i>Per account</i>	Free	Free	Free	Free
Document Search	> 1 / year	Free	Free	Free	Free
Photocopy of documents (<i>at customer request</i>)	<i>Per page</i>	Free	Free	Free	Free
Statement	BFL Customer	Free	Free	Free	Free