

	LAK	USD	THB	EUR
PACKAGES				
Package Monthly Fee	15,000	1.50	50.00	1.50
Minimum Opening Balance	450,000	50.00	1,500.00	50.00
Minimum Average Monthly Balance	212,500	25.00	825.00	25.00
<i>Charge If below the Minimum Average Monthly Balance</i>	8,500	1.00	33.00	1.00
Dormancy fee	50,000	6.00	200.00	5.00
Early Closure fee (<i>before 3 months</i>)	50,000	6.00	200.00	5.00

BENEFITS				
Free Current Account	Yes	Yes	Yes	Yes
Free Visa Debit Card (<i>first card free then subject to Issuance fee</i>)	Yes	Yes	Yes	Yes
Free Access to BFL Digital Solutions (<i>eBanking, Mobile App</i>)	eBanking & App	eBanking & App	eBanking & App	eBanking & App
Preferential International Outgoing Transfer Rate	-	-	-	-
Preferred pricing on Transactions	-	-	-	-
Access to BFL Exclusive Club	-	-	-	-
Access to Business Lounge & Priority Lane	-	-	-	-
Dedicated Services at the exclusive Private Room	-	-	-	-
Access to Banking on Women Exclusive events, workshops, etc.	-	-	-	-

FUNDS TRANSFERS				
Intra BFL	Inward fee	Free	Free	Free
	Outward fee	Free	Free	Free
Domestic*	Inward fee	Free	Free	Free
	Outward fee (online)*	9,000	2.00	65.00
<i>*For Domestic Transfers done in branch, an additional flat fee of \$1 or equivalent will be charged</i>				
BRED France*	Inward fee	9,000	1.00	31
	Outward fee (in branch)	-	20.00	-
	Outward fee (online)	-	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	95
	Outward fee (in branch)	0.20%	0.20%	0.20%
	Minimum fee*	240,000	27.00	1,000.00
	Outward fee (online)	0.20%	0.20%	0.20%
	Minimum fee*	240,000	27.00	1,000.00
<i>*The minimum fee may vary based on daily exchange rates</i>				
Our Charge* (<i>International only</i>)	To a US Dollars Account	**	20.00	**
	To a THB Account in Thailand	**	**	800
	To a Euro Account in France	**	**	15.00
	To a Euro 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
	Between \$1,500 & \$6,500	185,000	20.00	660
	Above \$6,500	320,000	35.00	1,100
<i>*Based on the transaction amount in US Dollars or equivalent</i>				
Standing Orders (<i>fee per transfer</i>)	Opening Fee (<i>applicable for in Branch only</i>)	85,000	4.50	135.00
	Reject fee (<i>applicable for all channel</i>)	85,000	10.00	330.00
	Intra BFL (in branch)	Free	Free	Free
	Intra BFL (online)	Free	Free	Free
	Domestic (in branch)	17,000	2.00	66.00
	Domestic (online)	17,000	2.00	66.00

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
Bank Draft	Issuance International Bank Draft (Flat Charge)	100,000	12.00	400.00	10.00
	SWIFT fee	212,500	25.00	825.00	22.00
	Cancellation fee	42,500	5.00	165.00	4.50
	Cancellation SWIFT fee	212,500	25.00	825.00	22.00
	Replacement + SWIFT fee	40,000	5.00	165.00	4.50
Cheque Deposit	BFL Cheque (BFL Customer)	Free	Free	Free	N/A
	BFL Cheque (Non BFL Customer)	18,000	2.00	65.00	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 purposes 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
Cash Cheque	Local	17,000	2.00	66.00	2.00
	International	170,000	20.00	660.00	18.00

INTERNATIONAL VISA & ATM CARD

First Issuance Fee		Free	Free	Free	Free
Supplementary Card		140,000	15.00	165.00	12.50
Card Replacement		50,000	6.00	200.00	5.00
Transaction Fee off us	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 & per TT	8,500,000	1,000.00	33,000.00	1,000.00
	Local ATM - Daily & per TT	8,500,000	1,000.00	33,000.00	1,000.00
	Fee per TT	12,750	\$1.5	33.00	1.00
	ATM international - Daily & per TT	8,500,000	1,000.00	33,000.00	1,000.00
	Fee per TT	42 500 + 1%	\$5 + 1%	165 + 1%	5 + 1%
	Global Monthly limit	85,000,000	10,000.00	330,000.00	10,000.00
	BFL & Local POS - Daily & per TT	8,500,000	1,000.00	33,000.00	1,000.00
	International - Daily & per TT	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

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