

		Gold			
		LAK	USD	THB	EUR
PACKAGES					
Package Monthly fee		8,500	1.00	33.00	1.00
Minimum Opening Balance		8,500,000	1,000.00	33,000.00	1,000.00
Minimum Average Monthly Balance		4,000,000	500.00	16,500.00	500.00
<i>Charge If below the Minimum Average Monthly Balance</i>		35,000	4.00	132.00	3.50
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
Annual Bearing Interest		-	-	-	-
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>)		Yes	Yes	Yes	Yes
Preferential International Outgoing Transfer Rate		Yes	Yes	Yes	Yes
Preferred pricing on Transactions		Yes	Yes	Yes	Yes
Authorised Overdraft Limit		Subjected to approval	Subject to approval	Subject to approval	Subjected to approval
Preferential Loan Interest Rate		-	-	-	-
Preferential Loan Processing fees		-	-	-	-
Access to Business Lounge & Priority Lane		-	-	-	-
Dedicated Services at the exclusive Private Room		-	-	-	-
Personal Insurance Discount		Upcoming	Upcoming	Upcoming	Upcoming
Travel Insurance Discount		Upcoming	Upcoming	Upcoming	Upcoming
FUNDS TRANSFERS					
Intra BFL	Inrward fee	Free	Free	Free	Free
	Outward fee	Free	Free	Free	Free
Domestic	Inrward fee	Free	Free	Free	Free
	Outward fee (in branch)	21,250	2.50	82.50	2.00
	Outward fee (online)	13,000	1.50	49.50	1.50
BRED France	Inrward fee	Free	Free	Free	Free
	Outward fee (in branch)	0.15%	0.15%	0.15%	0.15%
	Minimum fee	63,750	7.50	247.50	6.38
	Outward fee (online)	0.12%	0.12%	0.12%	0.12%
	Minimum fee	51,000	6.00	132.00	5.10
Europe (EU)	SWIFT fee	170,000	20.00	660.00	18.00
	Inrward fee	Free	Free	Free	Free
	Outward fee (in branch)	0.15%	0.15%	0.15%	0.15%
	Minimum fee	63,750	7.50	247.50	6.38
	Outward fee (online)	0.12%	0.12%	0.12%	0.12%
Other International	Minimum fee	51,000	6.00	132.00	5.10
	SWIFT fee	170,000	20.00	660.00	18.00
	Inrward fee	Free	Free	Free	Free
	Outward fee (in branch)	0.15%	0.15%	0.15%	0.15%
	Minimum fee	63,750	7.50	247.50	6.38
Standing Orders (fee per transfer)	Outward fee (online)	0.12%	0.12%	0.12%	0.12%
	Opening Fee (<i>applicable for in Branch only</i>)	35,000	4.50	135.00	3.50
	Reject fee (<i>applicable for all chanel</i>)	85,000	10.00	330.00	8.50
	Intra BFL (branch)	Free	Free	Free	Free
	Intra BFL (online)	Free	Free	Free	Free

	Domestic (<i>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	127,500	15.00	500.00	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 (<i>Flat Charge</i>)	93,500	11.00	400.00	9.50
	SWIFT fee	170,000	20.00	660.00	18.00
	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	Free	Free	Free	Free
	Local Cheque	Free	Free	Free	Free
	Foreign Bank Cheque (minimum 170 000,00LAK)	2.00%	2.00%	2.00%	2.00%
	Minimum charge	113,333	13.33	132.00	10.00

**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	Free	Free	Free	Free
	International	85,000	10.00	330.00	8.50

INTERNATIONAL VISA & ATM CARD

First Issuance Fee		Free	Free	Free	Free
Supplementary Card		Free	5.00	165.00	4.50
Card Replacement		25,000	3.00	100.00	2.50
Minimum of Monthly Transaction (PO. ATM, Online, etc.)		N/A	N/A	N/A	N/A
Transaction Fee off us	Domestic	0.00%	0.00%	0.00%	0.00%
	International (FX fee)	0.50%	0.50%	0.50%	0.50%
Cash Withdrawal Limit + Fee	BFL ATM - Daily & per TT	17,000,000	2,000.00	66,000.00	2,000.00
	Local ATM - Daily & per TT	17,000,000	2,000.00	66,000.00	2,000.00
	Fee per TT	12,750	\$1.5	33.00	1.00
	ATM international - Daily & per TT	17,000,000	2,000.00	66,000.00	2,000.00
	Fee per TT	42 500 + 1%	\$5 + 1%	165 + 1%	5 + 1%
	Global Monthly limit	340,000,000	40,000.00	1,320,000.00	40,000.00
Cash Advance Limits	BFL & Local POS - Daily & per TT	85,000,000	10,000.00	330,000.00	10,000.00
	International - Daily & per TT	85,000,000	10,000.00	330,000.00	10,000.00
	Global Monthly limit (POS & Online)	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 Weekly	170,000,000	20,000.00	660,000.00	20,000.00
	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 Weekly	170,000,000	20,000.00	660,000.00	20,000.00
	International Monthly	340,000,000	40,000.00	1,320,000.00	40,000.00

CASH TRANSACTIONS

Foreign Currency Buy	BFL Customer	Free	Free	Free	Free
	Flat fee Non-BFL Customer	-	-	-	-
Foreign Currency Sell	BFL Customer	Free	Free	Free	Free
	Flat fee Non-BFL Customer	-	-	-	-

VARIOUS

Safe Deposit Box (<i>Monthly payment</i>)	Size 1	340,000	40.00	1,320.00	40.00
	Size 2	510,000	60.00	1,980.00	60.00
	Size 3	680,000	80.00	2,640.00	80.00

	Size 4	850,000	100.00	3,300.00	100.00
	Deposit	4,250,000	500.00	16,500.00	500.00
Certificate	Balance Account (per CIF)	42,500	5.00	165.00	4.50
	Loan Outstanding (per CIF)	42,500	5.00	165.00	4.50
	Audit (per CIF)	85,000	10.00	330.00	8.50
Bank Reference	Per account	42,500	5.00	165.00	4.50
Document Search	> 1 / year	127,500	15.00	500.00	12.50
Photocopy of documents (at customer request)	Per page	4,250	0.50	16.50	0.50
Statement	BFL Customer	4,250	0.50	16.50	0.50

INTERNET BANKING & APP

Monthly fee	Free	Free	Free	Free
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The Bank reserves the right to modify all or part of the Fees & Charges 2018 at any time without any notice

BFL FEES & CHARGES 2018 - RETAIL