

	Saving			
	LAK	USD	THB	EUR
PACKAGES				
Package Monthly fee (PKCG)	-	-	-	-
Minimum Opening Balance	850,000.00	100.00	3,300.00	50.00
Minimum Average Monthly Balance	400,000.00	50.00	1,650.00	50.00
<i>Charge If below the Minimum Average Monthly Balance</i>	20,000.00	2.50	82.50	2.00
Dormancy fee	50,000.00	6.00	200.00	5.00
Early Closure fee	50,000.00	6.00	200.00	5.00
Annual Bearing Interest	See table	See table	See table	See table

BENEFITS				
Free Saving Account	Yes	Yes	Yes	Yes
Free Visa Debit Card <i>(first card free then subject to Issuance fee)</i>	-	-	-	-
Free Access to BFL Digital Solutions <i>(eBanking, Mobile App)</i>	eBanking only	eBanking only	eBanking only	eBanking only
Preferential International Outgoing Transfer Rate	-	-	-	-
Preferred pricing on Transactions	-	-	-	-
Authorised Overdraft Limit	-	-	-	-
Preferential Loan Interest Rate	-	-	-	-
Preferential Loan Processing fees	-	-	-	-
Access to Business Lounge & Priority Lane	-	-	-	-
Dedicated Services at the exclusive Private Room	-	-	-	-
Personal Insurance Discount	-	-	-	-
Travel Insurance Discount	-	-	-	-

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 (in branch)	42,500.00	5.00	165.00	4.25
	Outward fee (online)	25,000.00	3.00	100.00	2.50
BRED France	Inward fee	Free	Free	Free	Free
	Outward fee (in branch)	0.25%	0.25%	0.25%	0.25%
	Minimum fee	106,250.00	12.50	412.50	10.63
	Outward fee (online)	0.25%	0.25%	0.25%	0.25%
	Minimum fee	106,250.00	12.50	412.50	10.63
Other International	SWIFT fee	200,000.00	25.00	825.00	22.00
	Inward fee	Free	Free	Free	Free
	Outward fee (in branch)	0.25%	0.25%	0.25%	0.25%
	Minimum fee	106,250.00	12.50	412.50	10.63
	Outward fee (online)	0.25%	0.25%	0.25%	0.25%
	Minimum fee	106,250.00	12.50	412.50	10.63
Europe (EU)	SWIFT fee	200,000.00	25.00	825.00	22.00
	Inward fee	Free	Free	Free	Free
	Outward fee (in branch)	0.25%	0.25%	0.25%	0.25%
	Minimum fee	106,250.00	12.50	412.50	10.63
	Outward fee (online)	0.25%	0.25%	0.25%	0.25%
	Minimum fee	106,250.00	12.50	412.50	10.63

Standing Orders (fee per transfer)	Opening Fee (applicable for in Branch only)	35,000.00	4.50	135.00	3.50
	Reject fee (applicable for all chanel)	85,000.00	10.00	330.00	8.50
	Intra BFL (branch)	Free	Free	Free	Free
	Intra BFL (online)	Free	Free	Free	Free
	Domestic (Branch)	25,000.00	3.00	100.00	2.50
	Domestic (online)	25,000.00	3.00	100.00	2.50

CHEQUES

	50 leaves	N/A	N/A	N/A	5.00
Certified Cheque		25,000.00	5.00	165.00	5.00
Bank Cheque BFL	Issuance	50,000.00	6.00	200.00	2.00
	Cancellation	20,000.00	2.50	82.50	2.00
	Replacement	20,000.00	2.50	82.50	12.75
Bank Draft	Issuance International Bank Draft (Flat Charge)	125,000.00	15	500.00	22.00
	SWIFT fee	200,000.00	25.00	825.00	4.50
	Cancellation fee	42,500.00	5.00	165.00	22.00
	Cancellation SWIFT fee	212,500.00	25.00	825.00	4.50
	Replacement + SWIFT fee	42,500.00	5.00	165.00	free
Cheque Deposit	BFL Cheque	free	free	free	free
	Local Cheque	free	free	free	0.04
	Foreign Bank Cheque (minimum 170 000,00LAK)	3.50%	3.50%	3.50%	1750.00%
	Minimum Fee*	198,333.33	23.33	758.33	N/A

*For the purposes of calculating the minimum charge, the amount expressed will all be converted on the basis of BFL Euro Daily Exchange Rate (prevail

N/A

Returned Cheque	Outward	N/A	N/A	N/A	N/A
	Inward	N/A	N/A	N/A	N/A
Stop Cheque		N/A	N/A	N/A	N/A
Cash Cheque	Local	N/A	N/A	N/A	N/A
	International	N/A	N/A	N/A	N/A

INTERNATIONAL VISA & ATM CARD

First Issuance Fee		N/A	N/A	N/A	N/A
Supplementary Card		N/A	N/A	N/A	N/A
Card Replacement		N/A	N/A	N/A	N/A
Minimum of Monthly Transaction (PO. ATM, Online, etc.)		N/A	N/A	N/A	N/A
Transaction Fee off us	Domestic	N/A	N/A	N/A	50000.00%
	International (FX fee)	N/A	N/A	N/A	50000.00%
Cash Withdrawal Limit + Fee	BFL ATM - Daily & per TT	4,250,000.00	500.00	16,500.00	h, then 3E per withdrawal
	Local ATM - Daily & per TT	4,250,000.00	500.00	16,500.00	N/A
	Fee per TT	1 free / month, then 25,000 LAK per withdrawal	1 free / month, then \$3 per withdrawal	1 free / month, then 100TBH per withdrawal	N/A
	ATM international - Daily & per TT	N/A	N/A	N/A	5,000.00
	Fee per TT	N/A	N/A	N/A	N/A
	Global Monthly limit	42,500,000.00	5,000.00	165,000.00	N/A
	BFL & Local POS - Daily & per TT	N/A	N/A	N/A	N/A
	International - Daily & per TT	N/A	N/A	N/A	N/A
	Global Monthly limit (POS & Online)	N/A	N/A	N/A	N/A
Cash Advance Limits	Local Daily	N/A	N/A	N/A	N/A
	Local Weekly	N/A	N/A	N/A	N/A
	Local Monthly	N/A	N/A	N/A	N/A
	International Daily	N/A	N/A	N/A	N/A
	International Weekly	N/A	N/A	N/A	N/A
	International Monthly	N/A	N/A	N/A	N/A

CASH TRANSACTIONS

2.00

Foreign Currency Buy	BFL Customer	Free	Free	Free	Free
Flat fee	Non-BFL Customer	17,000.00	2.00	66.00	2.00
Foreign Currency Sell	BFL Customer	Free	Free	Free	Free
Flat fee	Non-BFL Customer	17,000.00	2.00	66.00	N/A

VARIOUS

					N/A
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)	N/A	N/A	N/A	N/A
	Loan Outstanding (per CIF)	N/A	N/A	N/A	N/A
	Audit (per CIF)	N/A	N/A	N/A	N/A
Bank Reference	Per account	85,000.00	10.00	330.00	1.00
Document Search	> 1 / year	212,500.00	25.00	825.00	1.00
Photocopy of documents (at customer request)	Per page	8,500.00	1.00	33.00	1.00
Statement	BFL Customer	8,500.00	1.00	33.00	1.00

INTERNET BANKING & APP

Monthly fee		Free	Free	Free	Free
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ADDITIONAL SERVICES

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