

		Silver			
		LAK	USD	THB	EUR
<b>PACKAGES</b>					
<b>Package Monthly fee (PKCG)</b>		<b>25,000</b>	<b>3.00</b>	<b>100.00</b>	<b>2.50</b>
Minimum Opening Balance		850,000	100.00	3,300.00	100.00
Minimum Average Monthly Balance		400,000	50.00	1,650.00	50.00
<i>Charge If below the Minimum Average Monthly Balance</i>		20,000	2.50	82.50	2.00
Dormancy fee		50,000	6.00	200.00	5.00
Early Closure fee		50,000	6.00	200.00	5.00
Annual Bearing Interest		N/A	N/A	N/A	N/A
<b>BENEFITS</b>					
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		-	-	-	-
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		-	-	-	-
<b>FUNDS TRANSFERS</b>					
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)	34,000	4.00	132.00	3.50
	Outward fee (online)	21,500	2.50	82.50	2.00
BRED France	Inrward fee	Free	Free	Free	Free
	Outward fee (in branch)	0.20%	0.20%	0.20%	0.20%
	Minimum fee	85,000	10.00	330.00	8.50
	Outward fee (online)	0.20%	0.20%	0.20%	0.20%
	Minimum fee	85,000	10.00	330.00	8.50
Europe (EU)	SWIFT fee	170,000	20.00	660.00	18.00
	Inrward fee	Free	Free	Free	Free
	Outward fee (in branch)	0.20%	0.20%	0.20%	0.20%
	Minimum fee	85,000	10.00	330.00	8.50
	Outward fee (online)	0.20%	0.20%	0.20%	0.20%
Other International	Minimum fee	85,000	10.00	330.00	8.50
	SWIFT fee	170,000	20.00	660.00	18.00
	Inrward fee	Free	Free	Free	Free
	Outward fee (in branch)	0.20%	0.20%	0.20%	0.20%
	Outward fee (online)	0.20%	0.20%	0.20%	0.20%
Other International	Minimum fee	85,000	10.00	330.00	8.50
	SWIFT fee	170,000	20.00	660.00	18.00

	SWIFT fee	170,000	20.00	660.00	18.00
Standing Orders (fee per transfer)	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 (Branch)	17,000	2.00	66.00	2.00
	Domestic (online)	17,000	2.00	66.00	2.00

## 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 (Flat Charge)	100,000	12.00	400.00	10.00
	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)	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		42,500	10.00	330.00	8.50
Card Replacement		50,000	6.00	200.00	5.00
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)	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	1.50	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	17,000,000	2,000.00	66,000.00	2,000.00
	International - Daily & per TT	17,000,000	2,000.00	66,000.00	2,000.00
	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 Weekly	17,000,000	2,000.00	66,000.00	2,000.00
	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 Weekly	17,000,000	2,000.00	66,000.00	2,000.00

International Monthly	42,500,000	5,000.00	165,000.00	5,000.00
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## CASH TRANSACTIONS

Foreign Currency Buy	BFL Customer	Free	Free	Free	Free
<i>Flat fee</i>	Non-BFL Customer	0.00%	0.00%	0.00%	0.00%
Foreign Currency Sell	BFL Customer	Free	Free	Free	Free
<i>Flat fee</i>	Non-BFL Customer	0.00%	0.00%	0.00%	0.00%

## VARIOUS

Safe Deposit Box <i>(Monthly payment)</i>	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	85.00
	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	<i>Per account</i>	85,000	10.00	330.00	8.50
Document Search	> 1 / year	212,500	25.00	825.00	22.00
Photocopy of documents <i>(at customer request)</i>	<i>Per page</i>	8,500	1.00	33.00	1.00
Statement	BFL Customer	8,500	1.00	33.00	1.00

## 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**