

	LAK	USD	THB	EUR
<b>Classic Package Monthly Fee</b>	Free	Free	Free	Free

**BENEFITS**

Current accounts included (available in LAK, USD, THB, EUR)  
 First Local ATM Card included  
 Access to BFL Digital Solutions included (eBanking, Mobile App and QR code)

	LAK	USD	THB	EUR
<b>CURRENT ACCOUNT(S)</b>				
Minimum Opening Balance per account	-	-	-	-
Account Opening Fee per account	20,000	2.00	60.00	2.00
Early Closure fee (before 3 months)	50,000	5.00	150.00	5.00

**DOMESTIC TRANSFERS**

Intra BFL	Inward fee/Outward fee (in branch/online)	Free	Free	Free	Free
Domestic	Inward fee	Free	Free	Free	Free
	Outward fee* (in branch/online)	< LAK 100M	< LAK 100M	< LAK 100M	N/A
		9,000	LAK 15,000 eq. USD	LAK 15,000 eq. THB	N/A
	Outward fee* (in branch/online)	≥ LAK 100M	≥ LAK 100M	≥ LAK 100M	N/A
15,000		LAK 24,000 eq. USD	LAK 24,000 eq. THB	N/A	
Additional fees for Domestic Standing Order*	Opening Fee (online)	Free	Free	Free	N/A
	Opening Fee (in branch)	45,000	4.50	135.00	N/A
	Reject fee (in branch/online)	100,000	10.00	300.00	N/A

\*Depends on the currency of the receiving account - processing day exchange rate will be applied.

**INTERNATIONAL TRANSFERS**

BRED France	Inward fee	N/A	3.00	90.00	3.00
	Outward fee (in branch/online)	N/A	15.00	N/A	15.00
International	Inward fee*	N/A	3.00	95.00	3.00
	Outward fee** (in branch/online)	N/A	0.20%	0.20%	0.20%
	Minimum fee	N/A	20.00	600.00	20.00

\*Depends on the currency of the sending account - If funds sent from a different currency's account, the bank daily exchange rate will be applied.

For other CCY (except EUR, THB, USD), inward fee is LAK 30,000.

\*\*Depends on the currency of the receiving account - If funds sent from a different currency's account, the bank daily exchange rate will be applied.

For other CCY (except EUR, THB, USD), 0.20% of the transferred amount will be charged with a min. of LAK 240,000.

Our Charge* (International only)	To a USD Account	N/A	20.00	USD 20.00 eq. THB*	USD 20.00 eq. EUR*
	To a THB Account in Thailand	N/A	THB 600.00 eq. USD*	600.00	THB 600.00 eq. EUR*
	To a EUR Account in EU	N/A	EUR 20.00 eq. USD*	EUR 20.00 eq. THB*	20.00
	To a EUR Account outside EU	N/A	EUR 35.00 eq. USD*	EUR 35.00 eq. THB*	35.00
	To a SGD, GBP, JPY, CHF... Account	N/A	LAK 350,000 eq. USD*	LAK 350,000 eq. THB*	LAK 350,000 eq. EUR*

\*BFL daily exchange rate will be applied (prevailing on the date of payment)

		LAK	USD	THB	EUR
<b>CHEQUES</b>					
Cheque Book	50 leaves	150,000	15.00	450.00	N/A
Certified BFL Cheque		50,000	5.00	150.00	N/A
BFL Bank Cheque	Issuance	60,000	6.00	180.00	N/A
	Cancellation	25,000	2.50	75.00	N/A
	Replacement	25,000	2.50	75.00	N/A
Cheque Deposit	BFL Cheque	Free	Free	Free	N/A
	Other Domestic Cheque	N/A	N/A	N/A	N/A
	French Bank Cheque (EUR)	EUR 3% eq. LAK*	EUR 3% eq. USD*	EUR 3% eq. THB*	3%
	Minimum Fee	EUR 15.00 eq. LAK*	EUR 15.00 eq. USD*	EUR 15.00 eq. THB*	15.00
Returned Cheque	Inward (EUR cheque)	EUR 40.00 eq. LAK*	EUR 40.00 eq. USD*	EUR 40.00 eq. THB*	40.00
Stop Cheque	BFL cheque	100,000	10.00	300.00	10.00

\*BFL daily exchange rate will be applied (prevailing on the date of payment)

#### ATM CARD

First Issuance Fee		Free	Free	Free	Free
Supplementary Card		50,000	5.00	150.00	5.00
Card Replacement		50,000	5.00	150.00	5.00
Cash Withdrawal Limit	BFL ATM - Daily Limit	8,000,000	LAK 8,000,000*	LAK 8,000,000*	LAK 8,000,000*
	BFL POS - Daily Limit	8,000,000	LAK 8,000,000*	LAK 8,000,000*	LAK 8,000,000*

\*BFL daily exchange rate will be applied (prevailing on the date of payment)

#### VARIOUS

Safe Deposit Box (Yearly payment)	Size 1 - Height 4 cm	1,000,000	100.00	3,000.00	100.00
	Size 2 - Height 6.5 cm	1,300,000	130.00	3,900.00	130.00
	Size 3 - Height 11.5 cm	1,700,000	170.00	5,100.00	170.00
	Size 4 - Height 16.5 cm	2,200,000	220.00	6,600.00	220.00
	Size 5 - Height 28.5 cm	3,000,000	300.00	9,000.00	300.00
Width: 26 cm, Depth: 44 cm	Key Deposit	5,000,000	500.00	15,000.00	500.00
Certificate	Balance Account (per CIF)	100,000	10.00	300.00	10.00
	Loan Outstanding (per CIF)	100,000	10.00	300.00	10.00
Bank Reference	Per account	100,000	10.00	300.00	10.00
Document Search	> 1 year	250,000	25.00	750.00	25.00
Photocopy of documents	at customer request and per page	10,000	1.00	30.00	1.00
Statement	Online	Free	Free	Free	Free
	In branch	10,000	1.00	30.00	1.00

BFL fees & charges are effective from the 4th of November 2022 - RETAIL

The Bank reserves the right to modify all or part of the fees & charges 2022 at any time without prior notice