

CORPORATE BANKING SOLUTIONS





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INTERNATIONAL SECURITY STANDARDS

BFL BRED Group Digital Solutions are protected by **international standard technology and certification**.

Security is essential to us, this is why to provide an additional layer of security, a One-Time-Password (OTP) will be sent to your mobile phone/email address to confirm certain operations. When you register at one of our branch you should provide your current mobile phone number, and in case of any change please contact our Call Center or your Relationship Officer to update your personal information.

The following are tips to help you protect yourself while using BFL services:

- ✓ Avoid accessing your account from public places or from shared network such as cafes
- ✓ Regularly check the date and time of your last visit to your Personal page. If you suspect anything unusual, please contact your Relationship Officer
- ✓ Don't pick a password that someone can easily guess and change your password regularly
- ✓ Please make sure you have updated protection software on your device

ABOUT BFL - BRED GROUP

PARTNERING FOR SUCCESS

Headquartered in Vientiane, BFL serves customers all around Laos and benefits from BRED Group's international presence.

BRED is part of BPCE, the second largest banking group in France. Its 100,000 employees serve a total of 36 million customers, 9 million of whom have decided to become cooperative shareholders. The Group's various subsidiaries pursue their activities in banking and insurance, tailoring their services as closely as possible to the needs of the regions they serve.

BPCE Group offers its customers a comprehensive range of products and services: savings and investment solutions, cash management services, financing solutions, insurance, and wholesale banking services. Faithful to its status as a cooperative banking institution, the Group accompanies customers in the realization of their different projects and develops long-lasting rapports.

BPCE provides its 36 million customers in over 40 different countries with a comprehensive range of banking and financial services in France and abroad through Natixis and other banking subsidiaries.

BRED Group has been developing its international presence in Europe, Asia Pacific and Africa, offering its expertise in Retail Banking, Corporate and Investment Banking, Wealth Management and Insurance. The group also benefits from an extensive network of correspondent banks covering more than 180 countries.

	Standard & Poor's	Moody's Investors Services	Fitch Ratings	R&I
Long Term rating	A	A1	A+	A+
Short Term rating	A-1	P-1	F1	-
Outlook	STABLE	STABLE	NEGATIVE	STABLE
Last report date	09/12/2021	31/03/2022	11/03/2022	29/07/2022



BUSINESS ACCOUNTS

MANAGE YOUR MONEY

ABOUT BFL IN LAO PDR

In Laos, BFL launched in 2009, as a joint venture between BRED Group (70%) and BCEL Public (30%). The bank progressively extended its network and offer of services in the main economic centers of the country (Vientiane, LuangPrabang, VangVieng, Savannakhet, Pakse). Services include retail and corporate financial services, cash management solutions, trade finance facilities and foreign exchange. The bank serves 10.000 Retail and Corporate customers in Laos.

TAILORED MADE SOLUTIONS

BFL provides each of its Corporate Customers with a dedicated Relationship Manager. The bank aims to develop tailor made solutions and pricing to accomodate to their strate gies, in the respect to the highest compliance standards.

Advisory Team/Investor Services: Through its professional experiences and its network, BFL provides corporations or investors with dedicated advisory services covering both financial and non-financial needs.

CASH MANAGEMENT & TREASURY SOLUTIONS

BFL provides cash management services through different types of accounts:

- **Current Accounts** in different currencies (LAK, USD, EUR, THB)
- **Term Deposits** with interests upfront, monthly or at maturity (LAK, USD, EUR, THB)

The bank also provides different services such as:

- **Payroll Solutions:** Monthly payment of salaries, account opening for staff
- **Payment of Suppliers:** through e-banking or excel files



Find out how BFL can assist you

Need help? Discover our

CUSTOMER SUPPORT TEAM

+(856) 21 285 444

contact@bfl.la





BUSINESS ACCOUNTS

SUPPORT YOUR PROJECTS

FINANCING SOLUTIONS

BFL provides a large range of lending products, to cover short-term, mid-term or long-term needs, giving dedicated advice to their customers.

- **Long Term Financing:** BFL provides Term Loans in different currencies (LAK, USD, EUR, THB) to finance business inception, factory building, vehicles fleets...
- **Short Term Financing:** Cash Flow financing through Overdrafts, temporary overdraft... in different currencies and maturities depending on the business life cycle
- **Project Finance:** A dedicated regional team can accompany corporates to build their long term infrastructure projects in South East Asia

BANK GUARANTEES SOLUTIONS

Through its expertise, BFL provides all kinds of bank guarantees for its customers' project:

- **Advance Payment Guarantees:** acts as collateral for reimbursing advance payment from the buyer if the seller does not supply the specified goods as per contract.
- **Payment guarantee:** serves as a collateral in the event services or goods are not provided as outlined in the contract.
- **Performance bond:** acts as an assurance of compensation in the event of inadequate or delayed performance on a contract.
- **Bid Bond:** is a legal agreement that ensures contractors fulfill their stated obligations on a project during a bidding process.



BUSINESS ACCOUNTS

INTERNATIONAL DEVELOPMENT

INTERNATIONAL TRADE FINANCE SOLUTIONS

Through our correspondent bank network, we are able to set up complex trade finance products:

- **International Transfers:** BFL benefits from BRED Group SWIFT platform, enabling the bank to reach more than 180 countries through more than 1.000 correspondent banks worldwide, with a strong presence in South East Asia. Customers can simply transfer money all around the globe through the smooth and secured SWIFT platform with a competitive pricing.
- **Letters of Credit (LC):**
 - **LC Import:** BFL provides LC as facilities for payments and finance of customers' suppliers abroad
 - **LC Export:** BFL provides security for customers to sell abroad
- **Documentary Collection:** BFL acts as facilitators for their customers under collection
- **SBLC:** Guarantee of payment issued by BFL on behalf of our customers

FOREIGN EXCHANGE SOLUTIONS

By way of the BRED Group dealing room, BFL provides its corporate customers with market rates pricing in the major currencies traded around the world.

The bank also provides FX swaps (in international currencies), Interest Rate swaps (through the BRED dealing room).



BUSINESS ACCOUNTS

DIGITAL SOLUTIONS

CORPORATE E-BANKING SERVICES

With the ever changing modern day demands, BFL is continually striving to improve and perfect the e-banking experience. Inspired by the highest international standards, this platform offers high-end functionalities such as:

- Multiple users
- 24 - hour account consultation
- Maker/Checker options
- Local transfers (main banks in Lao PDR)
- International Transfers (any international banks)
- Account Statements

PAYMENT SOLUTIONS

BFL provides its customers with:

- POS (fix or wireless)
- ATM
- Visa Debit Cards
- Mastercard
- Checks / certified checks / bank checks
- Domestic and international transfers

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BUSINESS ACCOUNTS PACKAGE & PRICING 2022

CORPORATE BANKING PACKAGE

We offer a wide range of business banking products and services to help you reach your business goals efficiently and conveniently.

Features & Benefits

- Wide network of branches, ATMs and Relationship Manager
- Comprehensive online business banking services (eBanking & Mobile App)
- As many Current & Business Accounts as your business need: offered with your package in LAK and in other major foreign currencies (USD, EUR, THB)
- Free Business Visa card (up to 5 for the Corporate VIP Package)
- Access to premium events to enhance your network
- Market insights through e-newsletters as well as invitations to webinars hosted by renowned local partners

Why are these packages made for your company?

- Your business demands a high-volume of transactions (domestic & international) or services and you want reliability without a high expense.

CORPORATE BANKING PRICING

Please see attached. Contact your Personal Banker to receive the latest updated version of our Pricing.

Why choose BFL?

- 1 Your business demands a high-volume of transactions (domestic & international) or services and you want reliability without a high expense.
- 2 Your business manages high volume of cash. We offer you the opportunity to easily and conveniently manage your money through innovative digital tools & practical solutions.
- 3 BFL helps you anticipate financing needs, plan and cover financial risks. You can focus on your longer-term goals and growth with confidence.

COMMERCIAL DIVISION

CORPORATE BANKING GUIDE