

	LAK	USD	THB	EUR
BOW Package Monthly Fee	Free	Free	Free	Free

BENEFITS

- Free Current Account(s) (available in LAK, USD, THB, EUR)
- Free Visa Debit Card
- First Local ATM Card included
- Free Access to BFL Digital Solutions (*eBanking, Mobile App and QR code*)
- Preferential International Outgoing Transfer Rate
- Preferred pricing on Transactions
- QR code stand
- Merchant POS Terminal (*subject to approval*)
- Access to Financial Training

	LAK	USD	THB	EUR
CURRENT ACCOUNT(S)				
Minimum Opening Balance	-	-	-	-
Early Closure fee (<i>before 3 months</i>)	75,000	5.00	175.00	5.00

DOMESTIC TRANSFERS

Intra BFL	Inward fee/Outward fee (<i>in branch/online</i>)	Free	Free	Free	Free
Instant Transfer (LAPNET)	Inward fee	Free	N/A	N/A	N/A
	Outward fee Online	**LAPNET GRID			
Normal Transfer (LAPASS)	Inward fee	Free	Free	Free	Free
	Outward fee* (<i>in branch/online</i>)	< LAK 100M	< LAK 100M	< LAK 100M	N/A
		5,000	LAK 9,000 eq. USD	LAK 9,000 eq. THB	N/A
	≥ LAK 100M	≥ LAK 100M	≥ LAK 100M	N/A	
	9,000	LAK 14,000 eq. USD	LAK 14,000 eq. THB	N/A	
Additional Fee(s) for Domestic Standing Order* (Intra BFL or Normal Transfer)	Opening Fee (<i>online</i>)	Free	Free	Free	N/A
	Opening Fee (<i>in branch</i>)	67,500	4.50	157.50	N/A
	Reject fee (<i>in branch/online</i>)	150,000	10.00	350.00	N/A

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

**Fees from LAK 1,000 to LAK 40,000 according to the amount transferred - Max: LAK 200,000,000 per transaction & max: LAK 500,000,000 per day

INTERNATIONAL TRANSFERS

BRED France	Inward fee	N/A	Free	Free	Free
	Outward fee (<i>in branch/online</i>)	N/A	10.00	N/A	10.00
International	Inward fee*	N/A	1.00	35.00	1.00
	Outward fee** (<i>in branch/online</i>)	N/A	0.15%	0.15%	0.15%
	Minimum fee	N/A	15.00	525.00	15.00
	Maximum fee	N/A	500.00	17,500.00	500.00

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

For other CCY (except EUR, THB, and USD), the inward fee is LAK 45,000.

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

For other CCY (except EUR, THB, and USD), 0.20% of the transferred amount will be charged with a min. of LAK 360,000 and a max. of LAK 7,500,000

Our Charge (<i>International only</i>)	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
CHEQUES					
Cheque Book	50 leaves	225,000	15.00	525.00	N/A
Certified BFL Cheque		75,000	5.00	175.00	N/A
BFL Bank Cheque	Issuance	90,000	6.00	210.00	N/A
	Cancellation	37,500	2.50	87.50	N/A
	Replacement	37,500	2.50	87.50	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)	2% EUR eq. LAK*	2% EUR eq. USD*	2% EUR eq. THB*	2%
	Minimum Fee	EUR 10.00 eq. LAK*	EUR 10.00 eq. USD*	EUR 10.00 eq. THB*	10.00
Returned Cheque	Inward (<i>EUR cheque</i>)	EUR 40.00 eq. LAK	EUR 40.00 eq. USD	EUR 40.00 eq. THB	40.00
Stop Cheque	BFL cheque	150,000	10.00	350.00	10.00

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

		LAK	USD	THB	EUR
ATM CARD					
First ATM Card Issuance Fee		Free	Free	Free	Free
Supplementary ATM Card		75,000	5.00	175.00	5.00
ATM Card Replacement		75,000	5.00	175.00	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 & Local 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)

		LAK	USD	THB	EUR
INTERNATIONAL VISA*					
		N/A	USD BIN ***	LAK BIN ***	
First Issuance Fee		N/A	Free	Free	Free
Supplementary Visa Debit Card Issuance		N/A	5.00	175.00	5.00
Supplementary Visa Debit Card Monthly fees		N/A	1.50	52.50	1.50
Visa Debit Card Replacement		N/A	5.00	175.00	5.00
Cash Withdrawal Limit + Fee	BFL ATM - Daily Limit	USD BIN or LAK BIN*	**eq. 3,000 USD	LAK 30,000,000	
	Other Local ATM - Daily Limit	N/A			
	<i>Non-BFL ATM Withdrawal Fee</i>	N/A	USD 1.50	**eq. LAK 22,500	
	International ATM - Daily Limit	N/A	**eq. 3,000 USD	**eq. LAK 30,000,000	
	<i>International ATM Withdrawal Fee</i>	N/A	USD 5.00 + 1%	**eq. LAK 75,000 + 1%	
	Global Monthly Limit	N/A	**eq. 50,000 USD	**eq. LAK 500,000,000	
Visa Payment Limit + Fee (POS/Online)	BFL POS - Daily Limit	USD BIN or LAK BIN*	**eq. 15,000 USD	LAK 150,000,000	
	Domestic POS - Daily Limit	N/A			
	Domestic Transaction Fee	N/A	0%	0%	
	International - Daily Limit	N/A	**eq. 15,000 USD	**eq. LAK 150,000,000	
	International Transaction Fee	N/A	2.50%	2.50%	
	Global Monthly Limit	N/A	**eq. 50,000 USD	**eq. LAK 500,000,000	

* VISA debit card allows you to withdraw from all your currency accounts on BFL ATM. On other bank ATMs, you can only withdraw from your main account. The limit and fees are linked to the BIN. The 6 first digits on your VISA card define the BIN, USD BIN starts with 4551 13, LAK BIN with 4806 89

** Bank Daily Exchange Rate will be applied

*** Depending on the date of implementation, the BIN may differ. For more information, contact your account manager

		LAK	USD	THB	EUR
VARIOUS					
Safe Deposit Box (Yearly payment) Width: 26 cm, Depth: 44 cm	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
	Key Deposit	5,000,000	500.00	15,000.00	500.00
Certificate	Balance Account (per CIF)	75,000	5.00	175.00	5.00
	Loan Outstanding (per CIF)	75,000	5.00	175.00	5.00
	Audit (per CIF)	150,000	10.00	350.00	10.00
Bank Reference	Per account	75,000	5.00	175.00	5.00
Document Search	> 1 year	225,000	15.00	525.00	15.00
Photocopy of documents	at customer request and per page	7,500	0.50	17.50	0.50
Statement	Online	Free	Free	Free	Free
	In branch	7,500	0.50	17.50	0.50

BFL fees & charges are effective from the 1st of March 2023 - BUSINESS

The Bank reserves the right to modify all or part of the fees & charges 2023 at any time without prior notice