

	LAK	USD	THB	EUR
SME Package Monthly Fee	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)
QR code stand
Access to Financial Training

	LAK	USD	THB	EUR
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CURRENT ACCOUNT(S)

Minimum Opening Balance per account	-	-	-	-
Account Opening Fee per account	20,000	2.00	60.00	2.00
Early Closure fee (<i>before 3 months</i>)	150,000	10.00	350.00	10.00

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 15,000 eq. USD	LAK 15,000 eq. THB	N/A
	Outward fee* (<i>in branch/online</i>)	≥ LAK 100M	≥ LAK 100M	≥ LAK 100M	N/A
15,000		LAK 24,000 eq. USD	LAK 24,000 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	3.00	105.00	3.00
	Outward fee (<i>in branch/online</i>)	N/A	15.00	N/A	15.00
International	Inward fee*	N/A	3.00	105.00	3.00
	Outward fee** (<i>in branch/online</i>)	N/A	0.20%	0.20%	0.20%
	Minimum fee	N/A	20.00	700.00	20.00
	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)	3% EUR eq. LAK*	3% EUR eq. USD*	3% EUR 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	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	*eq. to LAK 8,000,000	*eq. to LAK 8,000,000	*eq. to LAK 8,000,000
	BFL POS - Daily Limit	8,000,000	*eq. to LAK 8,000,000	*eq. to LAK 8,000,000	*eq. to LAK 8,000,000

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

		LAK	USD	THB	EUR
INTERNATIONAL VISA (OPTIONAL)*					
		N/A	USD BIN ***	LAK BIN ***	
First Visa Debit Card Issuance Fee		N/A	5.00	175.00	5.00
Visa Debit Card Monthly fees		N/A	2.00	70.00	2.00
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			
	Non-BFL ATM Withdrawal Fee	N/A	USD 1.50	*eq. LAK 22,000	
	International ATM - Daily Limit	N/A	**eq. 3,000 USD	**eq. LAK 30,000,000	
	International ATM Withdrawal Fee	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 ATM, 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
Certificate	Key Deposit	5,000,000	500.00	15,000.00	500.00
	Balance Account (per CIF)	150,000	10.00	350.00	10.00
	Loan Outstanding (per CIF)	150,000	10.00	350.00	10.00
	Audit (per CIF)	300,000	20.00	700.00	20.00
Bank Reference	Per account	150,000	10.00	350.00	10.00
Document Search	> 1 year	375,000	25.00	875.00	25.00
Photocopy of documents	At customer request and per page	15,000	1.00	35.00	1.00
Statement	Online	Free	Free	Free	Free
	In branch	15,000	1.00	35.00	1.00

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