

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

BENEFITS

Current Accounts Included (available in LAK, USD, THB, EUR)
BFL ATM Card Included
Digital Solutions Included (eBanking, Mobile App, BFL PAY & LAO QR code)
QR Code Stand
Access to BFL Financial Training (BFL KAONA)

	LAK	USD	THB	EUR
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CURRENT ACCOUNT(S)

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 100,000,000	< LAK 100,000,000	< LAK 100,000,000	N/A
		5,000	LAK 15,000 eq. USD	LAK 15,000 eq. THB	N/A
	≥ LAK 100,000,000	≥ LAK 100,000,000	≥ LAK 100,000,000	N/A	
	15,000	LAK 24,000 eq. USD	LAK 24,000 eq. THB	N/A	
Additional fee(s) to Intra BFL or Normal transfer (LAPASS) for domestic standing order*	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

QR CODE PAYMENT

Intra BFL	Inward Fee/Outward Fee	Free	Free	Free	Free
LAO QR Code (LAPNet)	Inward Fee	Free	N/A	N/A	N/A
	Outward Fee Online	LAPNET GRID*			

*The first 5 transactions per month on merchant QR code are free (total amount < LAK 2,500,000)

LAPNET GRID

Transaction Amount*	≤ LAK 2,000,000	> LAK 2,000,000 ≤ LAK 3,000,000	> LAK 3,000,000 ≤ LAK 4,000,000	> LAK 4,000,000 ≤ LAK 5,000,000
Fee Charge per Transaction	LAK 1,000	LAK 1,500	LAK 2,500	LAK 3,000
Transaction Amount*	> LAK 5,000,000 ≤ LAK 7,000,000	> LAK 7,000,000 ≤ LAK 10,000,000	> LAK 10,000,000 ≤ LAK 30,000,000	> LAK 30,000,000 ≤ LAK 50,000,000
Fee Charge per Transaction	LAK 4,500	LAK 7,500	LAK 12,000	LAK 15,500
Transaction Amount*	> LAK 50,000,000 ≤ LAK 100,000,000	> LAK 100,000,000 ≤ LAK 120,000,000	> LAK 120,000,000 ≤ LAK 150,000,000	> LAK 150,000,000 ≤ LAK 200,000,000
Fee Charge per Transaction	LAK 20,000	LAK 25,000	LAK 30,000	LAK 40,000

*Maximum amount transferred per transaction: LAK 200,000,000 - Maximum amount per day: LAK 500,000,000

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INTERNATIONAL TRANSFERS

BRED France	Inward Fee	N/A	3.00	105.00	3.00
	Outward Fee (in branch/online)	N/A	15.00	N/A	15.00

International	Inward Fee*	N/A	3.00	105.00	3.00
	Outward Fee** (in branch/online)	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 (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
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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 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
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ATM CARD

First Issuance Fee		Free	Free	Free	Free
Supplementary Card		75,000	5.00	175.00	5.00
Card Replacement		75,000	5.00	175.00	5.00
Limits	BFL ATM - Daily Withdrawal 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 Payment 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)

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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
	Key Deposit	5,000,000	500.00	15,000.00	500.00
Certificate	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 September 2023 - BUSINESS

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