

|                           | LAK  | USD  | ТНВ  | EUR  |
|---------------------------|------|------|------|------|
| Staff Package Monthly Fee | Free | Free | Free | Free |

#### **BENEFITS**

Free Current Account(s) (available in LAK, USD, THB, EUR)

Free Visa Debit Card Included

First BFL ATM Card Included

Digital Solutions (eBanking, Mobile App, BFL PAY and LAO QR code)

Best BFL International Outgoing Transfer Rate

Preferential Loan Interest Rate & Fees

Best Pricing on Domestic Normal Transfers

|--|

## **CURRENT ACCOUNT(S)**

|  |  | Free | Free | Free | Free |
|--|--|------|------|------|------|
|--|--|------|------|------|------|

### DOMESTIC TRANSFERS

| DOMESTIC TRANSFERS                        |   |                            |   |   |      |
|---|---|----------------------------|---|---|------|
| Intra BFL                                 | Inward Fee/Outward Fee (in branch/online) | Free                       | Free  | Free  | Free |
| Instant Transfer (LAPNET)                 | Inward Fee Outward Fee Online             | Free<br>LAPNET GRID        | N/A   | N/A   | N/A  |
|   | Inward Fee                                | Free                       | Free  | Free  | Free |
| Normal Transfer (LAPASS)                  | Outward Fee* (in branch/online)           | < LAK 100,000,000<br>5,000 | < LAK 100,000,000<br>LAK 9,000 eq. USD      | < LAK 100,000,000<br>LAK 9,000 eq. THB      | N/A  |
|   | (iii di diidaa di iiiid)                  | ≥ LAK 100,000,000<br>9,000 | ≥ <b>LAK 100,000,000</b> LAK 14,000 eq. USD | ≥ <b>LAK 100,000,000</b> LAK 14,000 eq. THB | N/A  |
| Additional Fee(s) for Intra BFL or Normal | Opening Fee online (intra BFL only)       | Free                       | Free  | Free  | N/A  |
| Transfer (LAPASS) for Domestic Standing   | Opening Fee in branch (Lapass)            | 90,000                     | 4.50  | 157.50                                      | N/A  |
| Order*                                    | Reject fee                                | 200,000                    | 10.00                                       | 350.00                                      | N/A  |

 $<sup>{\</sup>rm *Depends}\ on\ the\ currency\ of\ the\ receiving\ account\ -\ processing\ day\ exchange\ rate\ will\ be\ applied$ 

# **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 |      |      | 11//1 |

<sup>\*</sup>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<br>≤ LAK 3,000,000     | > LAK 3,000,000<br>≤ LAK 4,000,000     | > LAK 4,000,000<br>≤ 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<br>≤ LAK 7,000,000    | > LAK 7,000,000<br>≤ LAK 10,000,000    | > LAK 10,000,000<br>≤ LAK 30,000,000   | > LAK 30,000,000<br>≤ 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<br>≤ LAK 100,000,000 | > LAK 100,000,000<br>≤ LAK 120,000,000 | > LAK 120,000,000<br>≤ LAK 150,000,000 | > LAK 150,000,000<br>≤ LAK 200,000,000 |
| Fee Charge per Transaction | LAK 20,000                            | LAK 25,000                             | LAK 30,000                             | LAK 40,000                             |

 $<sup>*</sup>Maximum\ amount\ transferred\ per\ transaction:\ LAK\ 200,000,000\ -\ Maximum\ amount\ per\ day:\ LAK\ 500,000,000\ -\ Maximum\ amount\ per\ day:\ per\ da$ 

|  |  | LAK  | USD   | ТНВ   | EUR  |
|--|--|--|---|---|--|
| NATIONAL TRANSFERS   |  |  |   |   |  |
| NATIONAL TRANSPERS   | Inward Fee   | N/A  | Free  | Free  | Free   |
| BRED France  | Outward Fee (in branch/online)   | N/A  | 10.00   | N/A   | 10.00  |
|  | outward ree (in Branch online)   | 10/1   | 10.00   | 10/1  | 10.00  |
|  | Inward Fee*  | N/A  | Free  | Free  | Free   |
| International  | Outward Fee** (in branch/online)   | N/A  | 0.13%   | 0.13%   | 0.13%  |
|  | Minimum Fee  | N/A  | 13.00   | 455.00  | 13.00  |
|  | Maximum Fee  | N/A  | 500.00  | 17,500.00   | 500.00   |
|  | *Depends on the currency of the sending acc  | ount - If funds sent from a diff   | erent currency's account, th  | e bank daily exchange rate  | will be applied  |
|  | For other CCY (except EUR, THB, USD), the in   | vard fee is LAK 45,000   |   |   |  |
|  | **Depends on the currency of the receiving of  | account - If funds sent from a d   | ifferent currency's account,  | the bank daily exchange ra  | te will be applied   |
|  | For other CCY (except EUR, THB, USD), 0.20%  | of the transferred amount will   | be charged with a min. of l   | LAK 360,000 and a max. of l   | AK 7,500,000   |
|  | 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*  |
| Our Charge*  | To a EUR Account in EU   | N/A  | EUR 20.00 eq. USD*  | EUR 20.00 eq. THB*  | 20.00  |
| (International only)   | 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 (pre  |  |   |   |  |
|  | , , , , , , , , , , , , , , , , , , ,  |  |   |   |  |
|  |  |  |   |   |  |
|  |  | LAK  | USD   | ТНВ   | EUR  |
| <b>ES</b><br>Cheque Book   | 50 Leaves  | <b>LAK</b> 300,000   | <b>USD</b> 15.00  | <b>THB</b> 525.00   | <b>EUR</b><br>N/A  |
|  | 50 Leaves  |  |   |   |  |
| Cheque Book  | 50 Leaves  | 300,000  | 15.00   | 525.00  | N/A  |
| Cheque Book  |  | 300,000<br>100,000   | 15.00<br>5.00   | 525.00<br>175.00  | N/A<br>N/A   |
| Cheque Book Certified BFL Cheque   | Issuance   | 300,000<br>100,000<br>Free   | 15.00<br>5.00<br>Free   | 525.00<br>175.00<br>Free  | N/A<br>N/A<br>N/A  |
| Cheque Book Certified BFL Cheque   | lssuance<br>Cancellation   | 300,000<br>100,000<br>Free<br>50,000   | 15.00<br>5.00<br>Free<br>2.50   | 525.00<br>175.00<br>Free<br>87.50   | N/A<br>N/A<br>N/A  |
| Cheque Book Certified BFL Cheque BFL Bank Cheque   | Issuance<br>Cancellation<br>Replacement  | 300,000<br>100,000<br>Free<br>50,000<br>50,000   | 15.00<br>5.00<br>Free<br>2.50<br>2.50   | 525.00<br>175.00<br>Free<br>87.50   | N/A<br>N/A<br>N/A<br>N/A   |
| Cheque Book Certified BFL Cheque   | Issuance<br>Cancellation<br>Replacement<br>BFL Cheque  | 300,000<br>100,000<br>Free<br>50,000<br>50,000<br>Free   | 15.00<br>5.00<br>Free<br>2.50<br>2.50<br>Free   | 525.00<br>175.00<br>Free<br>87.50<br>87.50<br>Free  | N/A<br>N/A<br>N/A<br>N/A<br>N/A                                      |
| Cheque Book Certified BFL Cheque BFL Bank Cheque   | Issuance<br>Cancellation<br>Replacement<br>BFL Cheque<br>Other Domestic Cheque   | 300,000<br>100,000<br>Free<br>50,000<br>50,000<br>Free<br>N/A  | 15.00<br>5.00<br>Free<br>2.50<br>2.50<br>Free<br>N/A  | 525.00<br>175.00<br>Free<br>87.50<br>87.50<br>Free<br>N/A   | N/A<br>N/A<br>N/A<br>N/A<br>N/A<br>N/A                               |
| Cheque Book Certified BFL Cheque BFL Bank Cheque   | Issuance Cancellation Replacement BFL Cheque Other Domestic Cheque French Bank Cheque (EUR)  | 300,000<br>100,000<br>Free<br>50,000<br>50,000<br>Free<br>N/A<br>EUR 1% eq. LAK*   | 15.00<br>5.00<br>Free<br>2.50<br>2.50<br>Free<br>N/A<br>EUR 1% eq. USD*                         | 525.00<br>175.00<br>Free<br>87.50<br>87.50<br>Free<br>N/A<br>EUR 1% eq. THB*  | N/A<br>N/A<br>N/A<br>N/A<br>N/A<br>N/A                               |
| Cheque Book  Certified BFL Cheque  BFL Bank Cheque  Cheque Deposit   | Issuance Cancellation Replacement BFL Cheque Other Domestic Cheque French Bank Cheque (EUR) Minimum Fee  | 300,000<br>100,000<br>Free<br>50,000<br>50,000<br>Free<br>N/A<br>EUR 1% eq. LAK*<br>EUR 5.00 eq. LAK*  | 15.00<br>5.00<br>Free<br>2.50<br>2.50<br>Free<br>N/A<br>EUR 1% eq. USD*                         | 525.00<br>175.00<br>Free<br>87.50<br>87.50<br>Free<br>N/A<br>EUR 1% eq. THB*  | N/A<br>N/A<br>N/A<br>N/A<br>N/A<br>N/A<br>1%<br>5.00                 |
| Cheque Book Certified BFL Cheque BFL Bank Cheque Cheque Deposit Returned Cheque  | Issuance Cancellation Replacement BFL Cheque Other Domestic Cheque French Bank Cheque (EUR) Minimum Fee Inward (EUR cheque)  | 300,000<br>100,000<br>Free<br>50,000<br>50,000<br>Free<br>N/A<br>EUR 1% eq. LAK*<br>EUR 5.00 eq. LAK*<br>EUR 40.00 eq. LAK*  | 15.00 5.00 Free 2.50 2.50 Free N/A EUR 1% eq. USD* EUR 5.00 eq. USD* EUR 40.00 eq. USD*         | 525.00<br>175.00<br>Free<br>87.50<br>87.50<br>Free<br>N/A<br>EUR 1% eq. THB*<br>EUR 5.00 eq. THB*                       | N/A<br>N/A<br>N/A<br>N/A<br>N/A<br>N/A<br>1%<br>5.00                 |
| Cheque Book Certified BFL Cheque BFL Bank Cheque Cheque Deposit Returned Cheque  | Issuance Cancellation Replacement BFL Cheque Other Domestic Cheque French Bank Cheque (EUR) Minimum Fee Inward (EUR cheque) BFL Cheque   | 300,000<br>100,000<br>Free<br>50,000<br>50,000<br>Free<br>N/A<br>EUR 1% eq. LAK*<br>EUR 5.00 eq. LAK*<br>EUR 40.00 eq. LAK*  | 15.00 5.00 Free 2.50 2.50 Free N/A EUR 1% eq. USD* EUR 5.00 eq. USD* EUR 40.00 eq. USD*         | 525.00<br>175.00<br>Free<br>87.50<br>87.50<br>Free<br>N/A<br>EUR 1% eq. THB*<br>EUR 5.00 eq. THB*                       | N/A<br>N/A<br>N/A<br>N/A<br>N/A<br>N/A<br>1%<br>5.00                 |
| Cheque Book Certified BFL Cheque BFL Bank Cheque Cheque Deposit Returned Cheque  | Issuance Cancellation Replacement BFL Cheque Other Domestic Cheque French Bank Cheque (EUR) Minimum Fee Inward (EUR cheque) BFL Cheque   | 300,000<br>100,000<br>Free<br>50,000<br>50,000<br>Free<br>N/A<br>EUR 1% eq. LAK*<br>EUR 5.00 eq. LAK*<br>EUR 40.00 eq. LAK*<br>200,000<br>vailing on the date of payment | 15.00 5.00 Free 2.50 2.50 Free N/A EUR 1% eq. USD* EUR 5.00 eq. USD* EUR 40.00 eq. USD*         | 525.00<br>175.00<br>Free<br>87.50<br>87.50<br>Free<br>N/A<br>EUR 1% eq. THB*<br>EUR 5.00 eq. THB*<br>EUR 40.00 eq. THB* | N/A N/A N/A N/A N/A N/A N/A 1% 5.00 40.00                            |
| Cheque Book Certified BFL Cheque BFL Bank Cheque Cheque Deposit Returned Cheque Stop Cheque  | Issuance Cancellation Replacement BFL Cheque Other Domestic Cheque French Bank Cheque (EUR) Minimum Fee Inward (EUR cheque) BFL Cheque   | 300,000 100,000 Free 50,000 50,000 Free N/A EUR 1% eq. LAK* EUR 5.00 eq. LAK* EUR 40.00 eq. LAK* 200,000 vailing on the date of payment                                  | 15.00 5.00 Free 2.50 2.50 Free N/A EUR 1% eq. USD* EUR 5.00 eq. USD* 10.00 USD                  | 525.00<br>175.00<br>Free<br>87.50<br>87.50<br>Free<br>N/A<br>EUR 1% eq. THB*<br>EUR 5.00 eq. THB*<br>350.00             | N/A N/A N/A N/A N/A N/A N/A 1% 5.00 40.00 10.00                      |
| Cheque Book Certified BFL Cheque  BFL Bank Cheque  Cheque Deposit  Returned Cheque  Stop Cheque  | Issuance Cancellation Replacement BFL Cheque Other Domestic Cheque French Bank Cheque (EUR) Minimum Fee Inward (EUR cheque) BFL Cheque   | 300,000 100,000 Free 50,000 50,000 Free N/A EUR 1% eq. LAK* EUR 5.00 eq. LAK* EUR 40.00 eq. LAK* 200,000 vailing on the date of payment                                  | 15.00 5.00 Free 2.50 2.50 Free N/A EUR 1% eq. USD* EUR 5.00 eq. USD* 10.00 USD                  | 525.00<br>175.00<br>Free<br>87.50<br>87.50<br>Free<br>N/A<br>EUR 1% eq. THB*<br>EUR 5.00 eq. THB*<br>350.00<br>THB      | N/A N/A N/A N/A N/A N/A N/A 1% 5.00 40.00 10.00  EUR                 |
| Cheque Book Certified BFL Cheque BFL Bank Cheque Cheque Deposit Returned Cheque Stop Cheque  ARD First Issuance Fee Supplementary Card | Issuance Cancellation Replacement BFL Cheque Other Domestic Cheque French Bank Cheque (EUR) Minimum Fee Inward (EUR cheque) BFL Cheque   | 300,000 100,000 Free 50,000 50,000 Free N/A EUR 1% eq. LAK* EUR 5.00 eq. LAK* EUR 40.00 eq. LAK* 200,000 vailing on the date of payment LAK  Free 100,000                | 15.00 5.00 Free 2.50 2.50 Free N/A EUR 1% eq. USD* EUR 5.00 eq. USD* 10.00 USD Free 5.00        | 525.00 175.00 Free 87.50 87.50 Free N/A EUR 1% eq. THB* EUR 5.00 eq. THB* THB  THB  Free 175.00                         | N/A N/A N/A N/A N/A N/A N/A 1% 5.00 40.00 10.00  EUR  Free 5.00      |
| Certified BFL Cheque  BFL Bank Cheque  Cheque Deposit  Returned Cheque  Stop Cheque  | Issuance Cancellation Replacement BFL Cheque Other Domestic Cheque French Bank Cheque (EUR) Minimum Fee Inward (EUR cheque) BFL Cheque *BFL daily exchange rate will be applied (pre | 300,000 100,000 Free 50,000 50,000 Free N/A EUR 1% eq. LAK* EUR 5.00 eq. LAK* EUR 40.00 eq. LAK*  LAK  LAK  Free 100,000 100,000   | 15.00 5.00 Free 2.50 2.50 Free N/A EUR 1% eq. USD* EUR 5.00 eq. USD* 10.00  USD  Free 5.00 5.00 | 525.00 175.00 Free 87.50 87.50 Free N/A EUR 1% eq. THB* EUR 40.00 eq. THB* 350.00  THB  Free 175.00 175.00              | N/A N/A N/A N/A N/A N/A N/A 1% 5.00 40.00 10.00  EUR  Free 5.00 5.00 |
| Cheque Book Certified BFL Cheque BFL Bank Cheque Cheque Deposit  Returned Cheque Stop Cheque   | Issuance Cancellation Replacement BFL Cheque Other Domestic Cheque French Bank Cheque (EUR) Minimum Fee Inward (EUR cheque) BFL Cheque   | 300,000 100,000 Free 50,000 50,000 Free N/A EUR 1% eq. LAK* EUR 5.00 eq. LAK* EUR 40.00 eq. LAK* 200,000 vailing on the date of payment LAK  Free 100,000                | 15.00 5.00 Free 2.50 2.50 Free N/A EUR 1% eq. USD* EUR 5.00 eq. USD* 10.00 USD Free 5.00        | 525.00 175.00 Free 87.50 87.50 Free N/A EUR 1% eq. THB* EUR 5.00 eq. THB* THB  THB  Free 175.00                         | N/A N/A N/A N/A N/A N/A N/A 1% 5.00 40.00 10.00  EUR  Free 5.00      |

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

| Supplementary Visa Debit Card Issuance   |        |   |                                  |                     |                                  |                       |          |
|--|--------|---|----------------------------------|---------------------|----------------------------------|-----------------------|----------|
| First Issuance Fee   |        |   |                                  |                     |                                  |                       |          |
| Supplementary Visa Debit Card Issuance   | INTERN | NTERNATIONAL VISA*                        |                                  | N/A                 | USD BIN ***                      | LAK BIN               | ***      |
| Supplementary Visa Debit Card Monthly Fees   N/A   1.50   52.50   1.50   |        | First Issuance Fee                        |                                  | N/A                 | Free                             | Free                  | Free     |
| N/A   5.00   175.00   5.00   5.00   175.00   5.00 |        | Supplementary Visa Debit Card Issuance    |                                  | N/A                 | 5.00                             | 175.00                | 5.00     |
| BFL ATM - Daily Limit  |        | Supplementary Visa Debit Card Monthly Fee | es                               | N/A                 | 1.50                             | 52.50                 | 1.50     |
| Cash Withdrawal Limit + Fee  |        | Visa Debit Card Replacement               |                                  | N/A                 | 5.00                             | 175.00                | 5.00     |
| Other Local ATM - Daily Limit N/A  Non BFL ATM Withdrawal Fee N/A USD 1.50 **eq. LAK 22,500  International ATM - Daily Limit N/A **eq. 5,000 USD **eq. LAK 50,000,000  International ATM Withdrawal Fee N/A USD 5.00 + 1% **eq. LAK 75,000 + 1%  Global Monthly Limit N/A **eq.60,000 USD **eq. LAK 600,000,000  BFL POS - Daily Limit USD BIN or LAK BIN*  Domestic POS - Daily Limit N/A **eq. 20,000 USD LAK 200,000,000  Visa Payment Limit + Fee (POS/Online) International - Daily Limit N/A **eq. 20,000 USD **eq. LAK 200,000,000  International Transaction Fee N/A **eq. 20,000 USD **eq. LAK 200,000,000  International Transaction Fee N/A 2.50% 2.50%   |        |   | BFL ATM - Daily Limit            | USD BIN or LAK BIN* | **og                             | 1 AV E0 000           | 0.000    |
| Cash Withdrawal Limit + Fee  |        |   | Other Local ATM - Daily Limit    | N/A                 | eq. 5,000 03D                    | LAK 50,000,000        |          |
| International ATM - Daily Limit  |        | Cook With drown Linet L. Foo              | Non BFL ATM Withdrawal Fee       | N/A                 | USD 1.50                         | **eq. LAK 22,500      |          |
| Global Monthly Limit   N/A   **eq.60,000 USD   **eq. LAK 600,000,000   |        | Casii Withurawai Liitiit + Fee            | International ATM - Daily Limit  | N/A                 | **eq. 5,000 USD                  | **eq. LAK 50,000,000  |          |
| BFL POS - Daily Limit  |        |   | International ATM Withdrawal Fee | N/A                 | USD 5.00 + 1%                    | **eq. LAK 75,000 + 1% |          |
| **eq. 20,000 USD LAK 200,000,000  Domestic POS - Daily Limit N/A  Visa Payment Limit + Fee Domestic Transaction Fee N/A 0% 0%  (POS/Online) International - Daily Limit N/A **eq. 20,000 USD **eq. LAK 200,000,000  International Transaction Fee N/A 2.50% 2.50%  |        |   | Global Monthly Limit             | N/A                 | **eq.60,000 USD                  | **eq. LAK 600,000,000 |          |
| Domestic POS - Daily Limit   N/A   |        |   | BFL POS - Daily Limit            | USD BIN or LAK BIN* | **eq. 20,000 USD LAK 200,000,000 |                       | 0.000    |
| (POS/Online)         International - Daily Limit         N/A         **eq. 20,000 USD         **eq. LAK 200,000,000           International Transaction Fee         N/A         2.50%         2.50%  |        |   | Domestic POS - Daily Limit       | N/A                 |                                  |                       | 0,000    |
| International Transaction Fee N/A 2.50% 2.50%  |        |   | Domestic Transaction Fee         | N/A                 | 0%                               | 6 O%                  |          |
|  |        |   | International - Daily Limit      | N/A                 | **eq. 20,000 USD                 | **eq. LAK 200         | ,000,000 |
| Global Monthly Limit N/A **eq. 60.000 LISD **eq. LAK 600.000.000   |        |   | International Transaction Fee    | N/A                 | 2.50%                            | 2.50%                 |          |
| Close monthly 2 mile 24, 20,000 035  |        |   | Global Monthly Limit             | N/A                 | **eq. 60,000 USD                 | **eq. LAK 600         | ,000,000 |

<sup>\*</sup> 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

USD

<sup>\*\*\*</sup> Depending on the date of implementation, the BIN may differ. For more information, contact your account manager

|                            |                                  | LAK        | USD    | ТНВ       | EUR    |
|----------------------------|----------------------------------|------------|--------|-----------|--------|
| VARIOUS                    |                                  |            |        |           |        |
| VARIOUS                    |                                  |            |        |           |        |
|                            | Size 1 - Height 4 cm             | 2,000,000  | 100.00 | 3,500.00  | 100.00 |
| Safe Deposit Box           | Size 2 - Height 6.5 cm           | 2,600,000  | 130.00 | 4,550.00  | 130.00 |
| (Yearly payment)           | Size 3 - Height 11.5 cm          | 3,400,000  | 170.00 | 5,950.00  | 170.00 |
| WE W. 25 . 2 . 4.          | Size 4 - Height 16.5 cm          | 4,400,000  | 220.00 | 7,700.00  | 220.00 |
| Width: 26 cm, Depth: 44 cm | Size 5 - Height 28.5 cm          | 6,000,000  | 300.00 | 10,500.00 | 300.00 |
|                            | Key Deposit                      | 10,000,000 | 500.00 | 17,500.00 | 500.00 |
|                            | Balance Account (per CIF)        | Free       | Free   | Free      | Free   |
| Certificate                | Loan Outstanding (per CIF)       | Free       | Free   | Free      | Free   |
|                            | Audit (per CIF)                  | Free       | Free   | Free      | Free   |
| Bank Reference             | Per Account                      | Free       | Free   | Free      | Free   |
| Document Search            | > 1 year                         | Free       | Free   | Free      | Free   |
| Photocopy of Documents     | at Customer Request and per Page | Free       | Free   | Free      | Free   |
| Statement                  | Online                           | Free       | Free   | Free      | Free   |
| Statement                  | In branch                        | 10,000     | 0.50   | 17.50     | 0.50   |

BFL fees & charges are effective from the 04/2024 - RETAIL

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

<sup>\*\*</sup> Bank Daily Exchange Rate will be applied