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PERSONAL BANKING



The smarter way to bank.



FEES AND CHARGES

Individual - USD

Account type		Silver	Gold	World	Platinum
Package fee					
Package monthly fee		0.5	1	3	Free
Minimum opening balance		100	500	100	10,000
Minimum average balance		10	1,000	1,000	25,000
Below minimum average balance fee		0.5	2	2	30
Dormancy fee ^a (every six months)		10	10	10	10
Early closure fee (< 3 months)		20	20	20	20
Fund transfers					
Intra BBC	Inward fee	Free	Free	Free	Free
	Outward fee	Free	Free	Free	Free
Domestic	Inward fee	Free	Free	Free	Free
	Outward fee (in bank)	2	2	2	2
	Outward fee (online)	1	1	1	1
BRED France	Inward fee	Free	Free	Free	Free
	Outward rate	0.17%	0.17%	0.05%	0.05%
	SWIFT fee	15	15	10	10
	OUR fee [†]	25	25	25	25
	Minimum fee	10	10	5	5
Europe (EU)	Inward fee	Free	Free	Free	Free
	Outward rate	0.17%	0.17%	0.15%	0.15%
	SWIFT fee	15	15	10	10
	OUR fee [†]	25	25	25	25
	Minimum fee	10	10	5	5
Other international transfers	Inward fee	Free	Free	Free	Free
	Outward rate	0.17%	0.17%	0.15%	0.15%
	SWIFT fee	15	15	15	15
	OUR fee [†]	25	25	25	25
	Minimum fee	10	10	10	10

Account type		Silver	Gold	World	Platinum
Standing orders (fee per transfer)	Inward fee	Free	Free	Free	Free
	Outward fee (in bank)	2	2	2	2
	Outward fee (online)	1	1	1	1
	Insufficient funds fee	5	5	5	5
Domestic fast payment (KHR)	≤ 4M	KHR 4,000			
	4M > & ≤ 20M	KHR 8,000			
	20M > & ≤ 40M	KHR 12,000			
Cheque					
Cheque book request	25 leaves	5	5	5	2.5
	50 leaves	10	10	10	5
Certified cheque		5	5	5	5
Bank cheque NBC	Issuance	10	10	10	10
	Cancellation	5	5	5	5
	Replacement	5	5	5	5
Bank cheque BBC	Issuance	10	10	10	10
	Cancellation	5	5	5	5
	Replacement	5	5	5	5
Bank draft	Issuance	30	30	30	30
	Cancellation	15	15	15	15
	Replacement	15	15	15	15
Cheque deposit	BBC cheque	Free	Free	Free	Free
	Local cheque	Free	Free	Free	Free
	Any French bank cheque				
	• Credit subject to actual collection	7	7	7	7
	• Cash advance subject to approval	EUR 7	EUR 7	EUR 7	EUR 7
Returned cheque	Outward	30	30	30	30
	Inward	Free	Free	Free	Free
Stop cheque		10	10	10	10

Account type		Silver	Gold	World	Platinum
International Visa card					
Yearly fee		Free	Free	Free	Free
Additional card (yearly fee)		15	Free	Free	Free
Card replacement		10	10	10	10
Cash withdrawal (limit + fee)	BBC ATM	1,000	2,000	2,000	4,000
	• Daily & per transaction				
	Local ATM	1,000	2,000	2,000	4,000
	• Daily				
	• Per transaction	+ 1	+ 1	+ 1	+ 1
	International	1,000	2,000	2,000	4,000
• Daily					
• Per transaction	1% + 3	1% + 3	1% + 3	1% + 3	
Global monthly	10,000	20,000	20,000	40,000	
Purchase limit*	BBC POS (daily)	5,000	10,000	10,000	20,000
	Local POS (daily)	5,000	10,000	10,000	20,000
	International (daily)	5,000	10,000	10,000	20,000
	Global monthly (POS & online)	10,000	20,000	20,000	40,000
Cash advance limits	Local & international banks (daily)	1,000	2,000	2,000	4,000
	Per transaction	1% (min USD 5)			
	Global monthly	10,000	20,000	20,000	40,000
Cash transaction					
Foreign currency buy & sell					
Flat fee	BBC customer	Free			
	Non-BBC customer	1			
Extra cash service fee					

Account type		Silver	Gold	World	Platinum
Flat fee	Non-BBC customer	1% (min USD 5)			
Various					
Bank confirmation	Account balance	10	10	10	10
	Loan outstanding	10	10	10	10
	Audit	10	10	10	10
Safe deposit box (yearly fee)	Size: 5cm	120	120	120	60
	Size: 7.5cm	180	180	180	80
	Size: 12.5cm	300	300	300	200
	Size: 17.5cm	420	420	420	320
	Size: 30cm	720	720	720	620

*Additional 2.5% for currency conversion in non-USD. †OUR fee is charged in addition to commission and SWIFT fees.

‡Dormancy fees are charged on a six-monthly basis following 12 months of no account activity. Terms and conditions apply. BRED Bank reserves the right to make changes without prior notice. Disclosed rates are mentioned without tax.

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