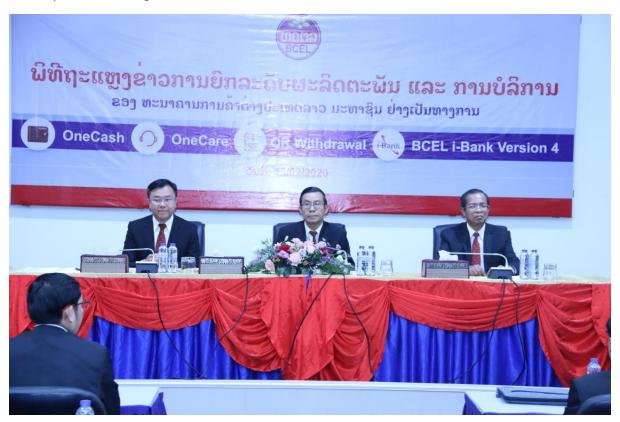


BCEL's Press Release

FOR OUR SOCIETY IN THE MODERN DAY NEW AND UPDATED PRODUCTS AND SERVICES ARE OFFICIALLY ANNOUNCED IN BCEL'S PRESS CONFERENCE

Newsday that we have advanced technology and the people are globally connected, BCEL improves its services to be modern, quick, and convenient. BCEL emphasizes on product improving and electronic banking based on safety and meeting the international standard. Many BCEL's products are recognized and widely used such as card products, BCELOne, OnePay, SMS Banking, I-Bank and etc.



BCEL keeps working on updating services for the society. BCEL has been working on updating services to be up-to-date and diverse for the society, and the services are ready to be introduced to the public.

On 13th February 2020 at BCEL Head Office, BCEL held a press conference to introduce new products and the updated services. The event was presented by Phoukhong Chanthachack, General Managing Director of BCEL, together with Mr. Nanthalath Keopaseuth and Mr. Larchay Khanpravong, Deputy Directors of BCEL, with the participation of representatives from various commercial banks, BCEL's affiliates and subsidiaries, internal Centers, Divisions and Branches in Vientiane Capital along with the media from many channels.

The updated products and services have their own remarkable features and their functionalities meet the needs of customers in the modern day. Here are the details of the products:

- ❖ BCEL OneCash: It is a kind of an electronic wallet (virtual prepaid function) which the user is not required to have an account with the bank. The main function is to let a customer creates and sends a cash voucher as a gift to others on the special occasions such as New Year, Lao New Year, Lunar New Year, Women's Day, birthday, Bacy Ceremony, Wedding, New House Cerebration and other important events. The recipient can receive a cash voucher even if the person has an account with BCEL or not. BCEL OneCash is a new way to give the gift to your love ones anywhere and anytime, the receiver will be pleased the sender is happy. Furthermore, the utility bills (electricity, water, telephone...) and other bills can be paid via BCELOne; and in the near future, customers will be able to withdraw cash via ATM and over the counters.
- ❖ BCEL OneCare: is a personal assistant that is easy to access and to contact for products and services inquiring. BCEL's customers can contact OneCare everywhere in the world. The inquiry service can be made via voice calling, texting, or voice messagins or using internet connection. It is free of charges, roaming when the customers are in overseas. The log in function is secured with customer's acts of changing personal settings since OneCare requires a customer to verify user's identity via a video call and/or personal documents. In other words, OneCare is an after-sale service that allows customers to contact call center via the application. In the near future, the product will be able to allow customers to apply for their new cards, bank accounts, make money transfer and contact Call Center for 24/7.
- ❖ Cash withdrawal via ATM QR code scanning (Cardless ATM withdrawal): An alternative way of cash withdrawal from ATM which customers can withdraw cash via QR code scanning on BCELOne, no need to use an ATM card. The steps to be followed are: Log into BCELOne, select "ATM Cash Withdraw", select amount, select an account, select "Scan QR Code" and prepare for scanning; then press withdraw via QR code button on ATM and the ATM will show a QR code for scanning; after scanning, the ATM will require user's ATM card's password, when users have done with password inserting, the ATM will release cash right away.
- ❖ BCEL I-Bank Version 4: With the advanced updating that makes BCEL I-Bank runs on a smartphone as a mobile application which is available on iOS and Android. Many updated functions that make usage easier for customers (especially for corporate customers). The customers can feel safe with facial scanning by verifying their identity to confirm the transaction, and a notification for approving a transaction via application. A transaction is logged in calendar form which makes users feel comfortable to check an overview of their recent transactions. Many more functions are updated for customers to easier use. "BCEL I-Bank ,your success companion"
- ❖ Facial scan: A new feature that secures the using of BCELOne and I-Bank which is an option for logging into the apps without fingerprint scan and/or password. The feature verifies and saves facial data of users by letting users act by following the

instructions of Live Facial Recognition System. The Live Facial Recognition System protects users against unauthorized users to access their accounts or even using users' photos.

The update of the said products and services denotes that BCEL develops and applies advanced technology into its services so that BCEL's customers will experience a new easier and faster service for banking activities and solve problems without coming to the bank.

For our society in the modern day, BCEL keeps on developing products and services to be up-to-date, convenient, safe, and reliable as well as meeting global standard. The bank has focused on the development base on customer centric and social responsibility.

News by MS. SOUKSAKHONE BOUNSAVATTHIPHANH

Banque Pour Le Comerce Exterieur Lao Public Modern Quick and Reliable

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