



BCEL.CC.2023

ATM BCEL UnionPay Card Application Form

To: Banque Pour Le Commerce Exterieur Lao Public,

I would like to apply for BCEL ATM UnionPay Card with following details:

<input type="checkbox"/> Standard	<input type="checkbox"/> Carbon	<input type="checkbox"/> Gold	<input type="checkbox"/> MyWay UnionPay (Customizable ATM Card) Under the usage conditions of card <input type="radio"/> Standard <input type="radio"/> Carbon <input type="radio"/> Gold
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1. Cardholder's Details:

Name and Surname:.....

Name and Surname: (WRITEN IN CAPITAL LETTER, Max 21 Characters)

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Sex: Male Female; Date of Birth:.....; Nationality:.....

Address, Village:.....District:.....Province:.....

ID Card Familybook Passport Other Identity Document (Specified).....

No:.....Issued Date:.....Expiry Date:.....Issued by:.....

Phone No:.....Mobile No:.....Email:.....

2. Account Details:

No	Account Number	Account Name
1		
2		
3		
4		

Remark: One ATM card may add up to 4 accounts. In the case of the Cardholder requests to add more than one account, fee set forth by the Bank will be applied.

I confirm that all information stated herein is true and correct in all respects. I agree and guarantee to use the card under the Bank's Conditions of Use, currency's regulations and laws of Lao PDR.

At....., Date.....Month.....Year.....

Head of Section

Bank Officer

Cardholder's Signature

Full name

Full name

Full name



BCEL UnionPay ATM Card Conditions of Use and Agreement between Banque Pour Le Commerce Exterieur Lao Public (BCEL) and the Cardholder

BCEL UnionPay ATM Card is the electronic card issued by the Banque Pour Le Commerce Exterieur Lao Public (**hereinafter referred to as "BCEL"**) to the card applicant (**hereinafter referred to as "Cardholder"**) on terms and conditions set out hereinafter contained. It is hereby agreed by and between the parties in the following details:

I. Card Limit Usages:

Card type	Cash Withdrawal Limit/Day		Cash Transfer Limit/Day		Purchase Limit (POS/Online)/Day		Remarks
	Domestic (LAK)	International (USD)	Domestic (LAK)	International (USD)	Domestic (LAK)	International (USD)	
Standard	9.000.000	1.000	100.000.000	N/A	- Primary Card 100.000.000 - Sup Card 80.000.000	3.000	1) Primary Card shall have extra limit usages relied on the limit usage of each Supplementary Card(s); 2) Limit Usage of card shall be varied at any time and without prior notice. 3) Card Limit Usage of Supplementary card will be set as default limit. Primary Cardholder can change each card limit via BCELOne.
Carbon	12.000.000	1.500	150.000.000	N/A	- Primary Card 150.000.000 - Sup Card 100.000.000	4.000	
Gold	15.000.000	2.000	200.000.000	N/A	- Primary Card 200.000.000 - Sup Card 120.000.000	5.000	
My Way	Rely on the card type required						

II. Conditions of Use:

1. The Cardholder must provide all required details and ensure to sign on the designate space in the application form. To enhance security, the Cardholder shall change the PIN received by BCEL to own PIN upon receiving the card and shall be obliged to sign on the signature panel at the back of the card;
2. The Primary Cardholder shall request the bank to issue up to 1 supplementary cards, which is linked to the Primary account as the Primary card tied to. The Primary Cardholder can set a card limit usage for each supplementary card via BCELOne app;
3. The Cardholder can use the card on available transactions at BCEL ATM, such as, cash withdrawal, money transfer, utility payments and others. The Cardholder can also use the card to pay for E-commerce, Contactless (Tap & Go) transaction, withdraw cash, pay for goods and services at other Bank's terminal including ATM, Point of Sale (POS) where their terminal's card reader can accept UnionPay card covering both domestic and worldwide;
4. The Cardholder is liable to pay all card processing fees and the Foreign Exchange that set forth by BCEL, UnionPay International and other acquirer banks regarding the card issuance and other card usage fees, such as, cash withdrawal and POS transaction from other Bank's network fees, Foreign transaction fee, charge back fee, request to view ATM camera, etc.;
5. The Cardholder must accept the deduction of money from all BCEL account(s) if any pending debt related to the card usage incurred without prior notice. Please note that the Primary Cardholder shall responsible for paying all charges incurred by Supplementary Card(s);
6. In order to enhance own security, it is crucial for the Cardholder to apply electronic services, such as, BCELOne application, SMS Banking and/or other applicable services in order to track and manage own card transactions;
7. The Cardholder shall have responsibility to keep information of card confidentially. The card's PIN shall not be disclosed to others either directly or indirectly. If the Cardholder authorizes the third-party to use the card, the Cardholder is responsible for all successful transactions arising on the card have agreed to pay for all transactions without reservation;
8. BCEL shall have the right to terminate the card without prior notice to the Cardholder and all related fees will not be reimbursed in the cases of:
 - The Cardholder does not approach the Bank to collect the new card after 30 days from the date stated on the appointment paper;
 - The Cardholder does not approach the Bank to collect the captured card in ATM after 30 days from the date of bank officer had collected the card;
9. The expiry date of BCEL UnionPay ATM card is 5 years. The Cardholder shall be responsible to notice the expired date which is indicated on the card (month/year). The Cardholder shall approach the Bank and inform in written document to renew the card accompanied by the return of old card;
10. The Cardholder shall request BCEL in written document to replace the card in the case of card damage or broken and shall return the old card. Please note that replacement fee set forth by BCEL will be applied;
11. In the case of card lost, stolen or disclosure of the Card's PIN, the Cardholder shall immediately lock the card via BCELOne or contact Call Center service (1555 or +856-21 211011) either approach the Bank by quickest possible means to request for a card replacement in written document along with replacement fee set forth by BCEL. The Cardholder shall have liable for all transactions incurred prior the card replacement;
12. The Cardholder shall approach the Bank anytime to return and terminate the card in written document. Please note that all related fees will not be reimbursed.
13. The Cardholder shall have responsibility to check all transactions incurred on the account statement which is linked with the card. If the Cardholder does not claim or informs BCEL within 30 days (Domestic transaction) and 60 days (International transaction) counting for the transaction date, BCEL will not be liable for such negligence and will assume that all transaction were correct and the Cardholder has no right to complain or claim against it later;
14. The ATM card maintenance fee shall be charged monthly. The balance in primary account shall remain sufficient for automate fee deducted. If the card maintenance fee could not be collected for 6 consecutive months, BCEL shall immediately suspend such card without any prior notice. The Cardholder's responsibility hereunder shall remain in full force and effect until all cards have been cancelled and all outstanding debt have paid in full.
 - In the case of the Cardholder needs to continue using the card, the Cardholder must approach the Bank as well as to settle down all unpaid fees and relevant service fees according to regulations set forth by BCEL;
15. BCEL shall have the right to lock or terminate the card without prior notice to keep the rights and benefits of the Bank or the Cardholder or in the case of the Cardholder uses the card against the law of the Lao PDR.
16. All documents created hereunder by the bank which relevant to the fees or unpaid fees deduction from the Cardholder's account(s) shall become effective without any other documents and the Cardholder's signature;
17. In the case of necessity, the Cardholder agreed and authorized BCEL to retrieve personal information or reveal his/her information to any third party without prior notice.
18. BCEL reserves the right to amend the terms and conditions of this Agreement (including by adding new terms or removing or substituting any existing terms) without prior notice to the Cardholder. If the Cardholder does not agree to any such amendments, the Cardholder must immediately approach the Bank to cease use of the card. If the Cardholder do not do so or use the card on or after the date on which the changes are expressed to take effect, the Cardholder will be deemed to have accepted such changes
19. I/we agree and guarantee to use the card under the Bank's card terms and conditions, currency's regulation and laws of the Lao PDR.

At....., Date.....Month.....Year.....

Bank Officer

Cardholder's Signature