



## BCEL SMS Banking Application Form

Customer Name: .....  
Home/Mobile Phone: .....  
E-mail .....

**Receive SMS on account movements:**

No.	Account No	Account name	Mobile Phone
AC1			
AC2			
AC3			
AC4			
AC5			

**Debit all fees in one account:**

- (indicate A/C) .....

**Receive automatic alert for daily exchange rates:**

Mobile Phone	Account No. to Debit Monthly Fee	Account Name

I/We warrant that all my personal information and details of service utilization as appear in this Application are accurate and complete in all respects, and I/we hereby declared that I/we have read and agreed to all the terms and conditions of the relevant documents in respect of BCEL i-Bank Service.

<b>(For BCEL)</b> ຫົວໜ້າຂະແໜງ / ຜູ້ອະນຸມັດ (ເຊັນ ແລະ ຊື່ແຈ້ງ):	<b>(For BCEL)</b> ພະນັກງານລົງທະບຽນ (ເຊັນ, ຈື່ກາກວດລາຍເຊັນ ແລະ ຊື່ແຈ້ງ):	<b>Signature of Applicant</b> (Signed with full name and/or stamp)
		Date: .....

<b>Required Documents:</b> 1. National ID card, family census, or passport of account owner(s). 2. A letter of entitlement, in case the account owner(s) cannot present the application form.	<b>(For BCEL)</b> ຜູ້ຮັບຟອມສະໜັກ ຊື່ແຈ້ງ ..... BCEL .....	<b>(For BCEL)</b> ແຈ້ງຜົນລົງທະບຽນ ສໍາເລັດແລ້ວ
---	---	---

## BCEL SMS Banking Terms and Conditions

### Article 1: Definition of Terms

- 1.1. BCEL / The Bank: BANQUE POUR LE COMMERCE EXTERIEUR LAO PUBLIC.
- 1.2. User: A privileged person, allowing to access BCEL SMS Banking service regarding customer request on the application.
- 1.3. SMS Banking: A service for receiving a short message through SMS on mobile phone.
- 1.4. Account Holder: An entity who has rights to maintain a bank account upon the regulation of the bank and the law of Lao P.D.R.

### Article 2: User's Requirements

- 2.1. Must own at least one saving or current account with BCEL.
- 2.2. Must have a valid mobile phone number.
- 2.3. Must obtain a device that supports SMS and be able to send and receive SMS from 1444.
- 2.4. Provide relevant information and documents according to the application form to register SMS Banking service via counter or online channels via the registration portal or BCEL online products.

### Article 3: Scope of BCEL SMS Banking Service

- 3.1. Transaction alert service: When there is any new transaction occurred with the registered account, the system will send the current balance, transaction amount, and closing balance to the user immediately.
- 3.2. Daily exchange rate service: During 9AM – 11AM on business days, the system will send the daily exchange rate of the current date including cash and transfer rate for Thai Baht and US Dollar currency.

### Article 4: The User

The user consciously understands, accepts and agrees with the following conditions:

- 4.1. The user guarantees the rights of or the entitlement by the account holder to use BCEL SMS Banking service and will keep all financial transactions as confidential.
- 4.2. In case of modification, cancellation and reactivation of SMS Banking; the user shall complete the maintenance form issue by the bank only and shall hand in the form at any BCEL branch nearby.
- 4.3. If the user cannot make a request or did not receive any alert for account activity / exchange alert, the user shall contact the bank within 3 business days after the registration / maintenance process.
- 4.4. When making an inquiry or registering a top-up package but not getting any response from the system within 2 minutes, the user shall contact the bank at hotline (1555) immediately to investigate and resolve the issue.
- 4.5. The user agrees to and acknowledges changes in conditions, agreements, and fees and charges in using BCEL SMS Banking services. The bank will notify the changes on the BCEL i-Bank site.
- 4.6. The user shall acknowledge to all fees and charges applied periodically in BCEL SMS Banking; and allows the Bank to deduct the fees automatically based on the monthly fee basis or the payment service charges without any dispute.
- 4.7. When failing to pay monthly fee for 3 consecutive months but not exceeding 6 months, the user will be temporary disabled and the system will continue to deduct fees from the user's account. When the pending fees are fully collected, the user's status will automatically activate in the next day. In case of failing to pay monthly fee for 6 months, the user will be permanently closed but the bank will preserve the pending fees for deduction in the future.
- 4.8. In the event that the User unregistered the mobile number without notifying the bank while the SMS Banking service is still active; such as changing the phone number to receive information using the SMS Banking service, temporarily or permanently disabling the service; while another entity notifies or claims the ownership of the phone number (changes the holder of the phone number), the bank has the right to temporarily disabled the services after the verification of the entity specified by the bank.
- 4.9. The user acknowledges that any service charge by the telecom provider occurring from every inquiry or payment request shall be the user's responsibilities.

### Article 5: Rights and Responsibilities of the User

- 5.1. Complaints regarding any error or violation arising in the coerce of using the services must be made in a written form (such as a request letter and required documents, if any) and submitted to BCEL within 7 business days from the date when the rights and benefits of the customer is affected. Notifications of errors in excess of 7 business days will not be processed. If the error does not fall within the responsibility of BCEL, the customer shall be responsible to any cost arising from the complaint in accordance with regulations of BCEL.
- 5.2. The user shall guarantee the possession of the user's mobile phone number not to be lost, falsify or deactivated by the telecom provider. If such incidents above happened, the user shall notify the bank in written form to stop the usage in BCEL SMS Banking.
- 5.3. In case of any suspicion regarding BCEL i-Bank usage, the user shall contact BCEL to clarify the inquiry by calling (Hotline) 1555, +85621 264959 or sending an email to e-banking@bcel.com.la.

### Article 6: Incomplete Package Registration

The user agrees that the registration of the SMS Banking package will not be completed in case(s) as follows:

- 6.1. Insufficient balance of the account.
- 6.2. Failure from telecom provider network or mobile phone itself.

### Article 7: Rights and Responsibilities of BCEL

- 7.1. BCEL has the rights to modify fees and charges regarding BCEL i-Bank service periodically.
- 7.2. BCEL shall process the registration / maintenance form according to the customer's request.
- 7.3. BCEL may suspend BCEL i-Bank service for purposes of maintaining or upgrading the system.
- 7.4. BCEL has the right to disable SMS Banking services immediately if the bank identifies that the customer has not complied with these terms and conditions or any other agreement with BCEL.
- 7.5. BCEL must guarantee rights and benefits of the customer as stipulated in the terms and conditions for use of BCEL i-Bank services.
- 7.6. Maintain the confidentiality of information on customer, account and transactions in accordance with regulations of BCEL.
- 7.7. BCEL handles requests for investigating customer's claims according to Article 5.1 of this document during service application process.
- 7.8. BCEL shall not be responsible to any delay or damage caused by the slow interaction to the problem of the User; a malfunction to devices/telecommunication systems of the User; a malfunction to the SMS application of the User/telecom provider; or a suspension during the system maintenance period.

### Article 8: Legal References and Dispute Resolution

These BCEL SMS Banking terms and conditions are governed by the laws of the Lao P.D.R. If there is any dispute arising in connection with the interpretation of terms hereof; BCEL's interpretation shall prevail in some parts only, and non-disputed parts in the laws shall still be effective.

If there is any dispute arising from the supply and use of services between the customer and BCEL, such a dispute shall be resolved first by negotiation method. If such negotiation fails, the relevant parties may take legal action according to their rights under the justice system of the Lao P.D.R. In case customer does not understand some parts of this terms and conditions, the customer / user shall inquire more information with BCEL staff for clarifying those parts.

### Article 9: Agreements and Implementing Clause

These BCEL SMS Banking terms and conditions together with relevant attached supporting documents are considered and defined as a single set of documents. The customer has read, understood, acknowledged, and agreed to all terms and conditions of BCEL SMS Banking services set by BCEL. The terms and conditions within this document are effective from the date when the customer duly signs and seal into the BCEL SMS Banking Services application form onward.

**BCEL Officer**

**Signature of Applicant**

### Service fees for BCEL SMS Banking

No	Details of service fees	Fees
1	Registration fee	None
2	Monthly service fee (Less than or equal to 300 Transactions)	10.000 LAK/telephone number/account/month
3	Package	
	30 Transactions	5.000 LAK/telephone number/account/month
	60 Transactions	10.000 LAK/telephone number/account/month
	150 Transactions	25.000 LAK/telephone number/account/month
	300 Transactions	50.000 LAK/telephone number/account/month
	600 Transactions	100.000 LAK/telephone number/account/month
4	Daily exchange rate SMS	5.000 LAK/telephone number/month
5	Re-use (outstanding service fees exceeding 3 months will cause suspension of the service)	None, but all outstanding service fees must be paid

**Remark: The Bank reserves the right to change fees without prior notice.**



No.: .....

At....., Date: ...../...../.....

Lao People's Democratic Republic  
Peace Independence Democracy Unity Prosperity

### Authorization Letter

I, (Name and Surname): .....

Place of Work: .....

Contact Number: ..... Email Address: .....

The owner of Account Number: .....

Account Name: .....

I hereby authorize Mr/Ms (Name and Surname): .....

Currently live in Village: ..... District: ..... Province: .....

ID / Family book / Passport No: ..... Contact Number: .....

**I hereby authorize this person to:** Register Modify

Others (please specify): .....

I confirm that this person is truly authorized to be my representative for processing BCEL i-Bank products. I will be fully responsible for all problems with regards to this authorization as specified in the regulations and laws. This authorization letter shall be effective for 07 (seven) days after I have duly signed into this letter.

Therefore, This Authorization Letter is made in order to be the evidence. Hopefully, you will facilitate this person accordingly.

**Authority Recipient**

**Authorized Person**

**Required Documents:**

- ID, Family Census or Passport of both the authorized person and the authority recipient.

**Remarks:**

- If the account has two or more signatories, the signatories must sign this letter as per the sign condition given in the account.
- This Authorization Letter can use only once.