

BCEL.CCT.2025

Application for UnionPay Debit Card

To: Banque Pour Le Commerce Extérieur Lao Public,

I hereby submit this application for a UnionPay Debit Card with the following details:

Standard	Carbon	Gold	MyWay (DIY card design with picture on the card) • Under the usage conditions of card: <input type="checkbox"/> Standard <input type="checkbox"/> Carbon <input type="checkbox"/> Gold
<input type="checkbox"/> Physical <input type="checkbox"/> Virtual	<input type="checkbox"/> Physical <input type="checkbox"/> Virtual	<input type="checkbox"/> Physical <input type="checkbox"/> Virtual	

1. Applicant's Details:

Name and Surname:

Name and Surname: (WRITTEN IN CAPITAL LETTER, Max 20 Characters)

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

Address: Village: District: Province:

☐ ID Card ☐ Family book ☐ Passport ☐ Other Identity Document (Specified)

No: Issued Date: Expiry Date: Place of Issue:

Tel: Mobile No:

2. Account Details:

No	Account Number	Account Name
1		
2		
3		
4		

Remarks:

- The UnionPay Debit Card can be linked to a maximum of 4 accounts. Should the Cardholder request to link more than one account, the applicable fee as stipulated by the Bank shall apply
- An Virtual Card denotes the non-issuance of a physical card. Instead, the card issuer will provide the necessary card information for online purchase transactions. For other card functionalities, the Virtual Card must be linked to BCEL One application.

Declaration: By signing below, I hereby declare that all information provided in this application is true, accurate, and complete in all respects. I agree and guarantee to use the card in accordance with the Bank's prevailing Conditions of Use, the currency regulations, and other applicable laws and regulations issued by the Bank of the Lao PDR.

At, Date Month Year

Head of Section

Bank Officer

Cardholder's Signature

Full name

Full name

Full name

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UnionPay Debit Card - Conditions of Use and Agreement

Between Banque Pour Le Commerce Extérieur Lao Public (BCEL) and the Cardholder

UnionPay Debit Card is the electronic card issued by the Banque Pour Le Commerce Extérieur Lao Public (**hereinafter referred to as “BCEL”**) to the card applicant (**hereinafter referred to as “Cardholder”**) on terms and conditions set out hereinafter contained. By applying for and/or utilizing the BCEL UnionPay Debit Card, the Cardholder hereby acknowledges and agrees to be bound by the terms and conditions detailed hereinafter.

I. Card Usage Limits:

Card type	Cash Withdrawal Limit/Day		Cash Transfer Limit/Day	Purchase Limit (POS/Online)/Day		Contactless	<u>Remarks</u> 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.
	Domestic (LAK)	International (USD)	Domestic (LAK)	Domestic (LAK)	International (USD)		
Standard	9.000.000	1.000	100.000.000	- Primary Card 100.000.000 - Sup Card 80.000.000	3.000	50 USD	
Carbon	12.000.000	1.500	150.000.000	- Primary Card 150.000.000 - Sup Card 100.000.000	4.000		
Gold	15.000.000	2.000	200.000.000	- Primary Card 200.000.000 - Sup Card 120.000.000	5.000		
My Way	Rely on the card type required						

II. Conditions of Use:

- The Cardholder must provide all required details and sign in the designated space on the application form or by indicating terms and conditions acceptance via BCEL One if applying through BCEL One. For enhanced security, the Cardholder shall change the PIN received from BCEL to a personal PIN upon receiving the card and must sign the signature panel on the back of the card (Physical card);
- A customer can issue up to 3 primary cards, each with a unique account number, and each primary card can also have 1 supplementary card which is linked to the Primary account as the Primary card tied to. The Primary Cardholder can set the spending limit for the supplementary card via BCEL Banking Application such as BCEL One and One Bank. Please note: In the case of a virtual, usage through card readers and ATMs of other banks is not yet supported;
- The cardholder may use the card for transactions at BCEL ATMs, including cash withdrawals, money transfers, utility payments, and more. Additionally, the card can be used for e-commerce, contactless (Tap & Go) transactions, cash withdrawals, and payments for goods and services at other banks' terminals, including ATMs and Point of Sale (POS) systems that accept UnionPay cards, both domestically and internationally; The Cardholder is responsible for the payment of all applicable fees, including card issuance fees and transaction fees. These fees may be subject to change and will be determined by UnionPay International, foreign exchange rates, acquirer bank regulations, and BCEL's prevailing fee schedule. Examples of fees include, but are not limited to, cash withdrawal fees at non-BCEL ATMs, foreign transaction fees, charge back fee, request to view ATM camera, etc..;
- The Cardholder must accept the deduction of funds from all BCEL accounts for any pending debt related to card usage without prior notice. Please note: The Primary Cardholder is responsible for all charges incurred by supplementary cards;
- In order to enhance own security, it is crucial for the Cardholder to apply electronic services such as the BCEL One application, One Bank, SMS Banking, and other applicable services to track and manage card transactions;
- The Cardholder is responsible for keeping card and card information confidential. The card's PIN shall not be disclosed to others, 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;
- BCEL shall have the right to terminate the card (Physical Card) without prior notice to the Cardholder and all related fees will not be reimbursed in the cases of:
 - The Cardholder fails to collect a new card within 45 days from the appointment date;
 - The Cardholder fails to collect a captured card from an ATM within 45 days after the bank officer has collected it;
- The expiry date of BCEL UnionPay Debit 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;
- The Cardholder must submit a written request to BCEL to replace a damaged or broken card. Applicable replacement fees, as stipulated by BCEL, shall apply;
- In the event of a lost, stolen or disclosure of the Card's PIN, the Cardholder shall immediately lock the card via BCEL One 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;
- The Cardholder shall approach the Bank anytime terminate the card in written document. Please note that all related fees will not be reimbursed;
- The Cardholder is obligated to regularly review account statements and transaction records associated with the card. Any discrepancies or unauthorized transactions must be reported to BCEL within thirty (30) days for domestic transactions and sixty (60) days for international transactions, calculated from the date of the transaction. Failure to report discrepancies within the specified timeframe shall constitute the Cardholder's acceptance of the transaction's accuracy, and BCEL shall not be liable for any subsequent disputes;
- The Cardholder is responsible for ensuring that the primary account linked to the card maintains a sufficient balance to cover the monthly maintenance fee. In the event that the card maintenance fee remains unpaid for six (6) consecutive months, BCEL reserves the right to suspend or terminate the card without prior notice to the Cardholder. The Cardholder remains liable for any outstanding fees until they are paid in full. To reinstate a suspended card, the Cardholder must contact BCEL and settle all outstanding fees;
- BCEL reserves the right, at its sole discretion, to alter card conditions, restrict card use, suspend or terminate the card, or reclaim the card, without prior notice to the Cardholder, in order to protect the interests of BCEL or the Cardholder, or in the event of any breach of these Conditions of Use or any contravention of the laws and regulations of the Lao PDR;
- The Cardholder acknowledges and agrees that any records or documentation generated by BCEL pertaining to debits or transfers from the Cardholder's account(s), whether held directly by BCEL or by correspondent banks, shall serve as conclusive evidence of the Cardholder's payment obligations, without requiring any further authorization or signature from the Cardholder;
- The Cardholder hereby consents to BCEL's right to disclose information about the Cardholder to third parties, in accordance with BCEL's policies and procedures on data protection and disclosure, notwithstanding any subsequent termination of the card agreement;
- BCEL reserves the exclusive right to amend, modify, or supplement these Conditions of Use at any time, without prior notification to the Cardholder. The Cardholder's continued use of the card following any such amendments shall constitute acceptance of the revised Conditions of Use. Should the Cardholder not agree with any amendments, the Cardholder's sole recourse is to terminate the card agreement by providing written notice to BCEL;
- I/We hereby acknowledge that I/we have read, understood, and agree to be bound by these Conditions of Use and any amendments thereto as well as all applicable laws and regulations, and any directives issued by the Bank of the Lao PDR.

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

BCEL Officer

Cardholder Signature

Full Name:.....

Full Name:.....