



BCEL SMS Banking Application Form

Customer Name:
Home/Mobile Phone:
E-mail

Receive SMS on account movements: Language: Lao English

No.	Account No	Account name	Mobile Phone	Bill Payment Service (Select 1 Mobile Phone To Pay)
AC1				
AC2				
AC3				

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

Mobile phone and Top-up Payment:

No.	Mobile Phone No.	Name and Surname	Your Phone No* (Select 1)
1			
2			
3			

** Your Phone No. means you can pay for the marked bill by sending only keyword (EDL / NPL) to pay for that bill without keying in the biller ID.

Electricity Payment:

No.	Province	Electric Biller ID	Name and Surname	Your Bill** (1 bill)
1				
2				
3				

Water Payment:

No.	Province	Water Biller ID	Name and Surname	Your Bill** (1 bill)
1				
2				
3				

** Your Bill means you can pay for the marked bill by sending only keyword (EDL / NPL) to pay for that bill without keying in the biller ID.

Tax Payment:

Latest Tax Filling/Payment Order No. (Barcode No.)	Tax Payer 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.

(For BCEL) ຫົວໜ້າຂະແໜງ /ຜູ້ອະນຸມັດ (ເຊັ່ນ ແລະ ຊື່ແຈ້ງ):	(For BCEL) ພະນັກງານລົງທະບຽນ (ເຊັ່ນ, ຈຳກວດລາຍເຊັ່ນ ແລະ ຊື່ແຈ້ງ):	Signature of Applicant (Signed with full name and/or stamp) <i>Signature(s) must be corresponded to the account specimen; and if the account payment condition is set to one signature but the specimen contains more than one person, at least two signatures are required.</i>
		Date:

Required Documents:

- National ID card, family census, or passport of account owner(s).
- A work permit / stay permit for the foreigner(s).
- A letter of entitlement, in case the account owner(s) cannot present the application form.

(For BCEL)

ຜູ້ຮັບຟອມສະໝັກ

ຊື່ແຈ້ງ BCEL

(For BCEL)

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.
- 1.5. Electric Biller ID: An identification number of the user registered with the Electric Du Laos (Electricity enterprise).
- 1.6. Water Biller ID: An identification number of the user registered with the Nampapa Lao (Water supply enterprise).
- 1.7. Latest Tax Filling/Payment Order No.: A set of numbers indicated at the bottom of the barcode indicating a reference of the user issued by Customs authority.
- 1.8. Tax Payer Name: A name indicating in the tax filling/ payment order no.
- 1.9. Bill Payment Service: A service that allows the user to pay for utility services such as electricity, water, telecom, and tax payment.

Article 2: User's Requirements

- 2.1. Must own at least one saving or current account with BCEL.
- 2.2. Must have valid telephone/mobile phone number.
- 2.3. Must obtain a device that supports SMS and be able to send and receive SMS from 1444.

Article 3: Scope of BCEL SMS Banking Service

- 3.1. Request for an account statement: The system will send a digital copy of an account statement to the registered email. If a period is not indicated, the system will send the statement of the current month. A period could be indicated as a month, and if the user wants the statement more than one month then multiple request shall be applied.
- 3.2. Receive SMS on account movements: 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.
- 3.3. Receive automatic alert for daily exchange rates: 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.
- 3.4. Mobile phone and top-up payment: The user can use the registered mobile phone and account to make prepaid/postpaid payments to designated mobile phone. This service can be accessed 24/7 (except at the end of a month or during the bank's annual summarizing period) and will process the user's request immediately.
- 3.5. Electricity payment: The user can pay for the electricity based on the outstanding balance of the latest bill and cannot indicate custom amount to pay. Can be accessed 24/7 (except at the end of a month or during the bank's annual summarizing period).
- 3.6. Water Payment: The user can pay for the water supply based on the outstanding balance of the latest bill and cannot indicate custom amount to pay. Can be accessed 24/7 (except at the end of a month or during the bank's annual summarizing period).
- 3.7. Tax Payment: The user can pay for the tax based on the amount of the latest payment order number and cannot indicate custom amount to pay. Can be accessed 24/7 (except during the bank's annual summarizing period). However, payments made from 16:00 onwards will be processed on the next business day.

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 BCEL 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 confirming a payment but no 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. The User will be temporary disabled when failing to pay monthly fee for 3 consecutive months.
- 4.8. 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 course 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 Payment

The User agrees that transactions made via BCEL i-Bank will not be completed in case(s) as follows:

- 6.1. Available balance of the source account is insufficient to make a payment.
- 6.2. Incomplete transfer information such as incorrect / closed account number, incorrect account name, incorrect electric/water biller ID, tax filling/payment order No., phone number, etc.
- 6.3. Failure in telecom provider network or mobile phone

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 reserves the rights to refuse to process illegal transactions in accordance with provisions of law and regulations of BCEL.
- 7.3. BCEL shall process the registration / maintenance form according to the customer's request.
- 7.4. BCEL may suspend BCEL i-Bank service for purposes of maintaining or upgrading the system.
- 7.5. BCEL has the right to disable the User's access BCEL i-Bank services immediately if the bank identifies that the customer has not complied with these terms and conditions or any other agreement with BCEL.
- 7.6. BCEL must guarantee rights and benefits of the customer as stipulated in the terms and conditions for use of BCEL i-Bank services.
- 7.7. Maintain the confidentiality of information on customer, account and transactions in accordance with regulations of BCEL.
- 7.8. BCEL handles requests for investigating customer's claims according to Article 6.1 of this document during service application process.
- 7.9. 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



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.



E-Banking Service Fees and Charges of Banque Pour Le Commerce Exterieur Lao Public

Type of Service		Charges of Service
BCEL SMS BANKING	➤ Registration fee	None
	➤ Monthly fee	LAK 10,000 /Phone No/Account/Month
Exchange Alert	➤ Auto daily exchange rate	LAK 5,000 / Phone No/Month

Date

BCEL Officer

Signature of Applicant