

No: 0507 /BCEL 2026
Date: 17 FEB 2026

Notice Letter

To: Valued Customers and Investors of BCEL;

Subject: Clarification Regarding Banking System Security and Causes of Unauthorized Money Transfers (Money drained from account).

Banque pour le Commerce Extérieur Lao Public (BCEL) respectfully informs you that: In response to distorted information recently circulating on social media, BCEL confirms that unauthorized money transfers from accounts are NOT caused by the banking system, but rather are caused by criminal groups that use various methods to deceive account owners in order to gain control of victim accounts, such as:

1. **Downloading fake apps:** (Fake App / Malware) disguised in various forms;
2. **Device compromise:** Through spyware programs or mobile system access (Device Compromise);
3. **Filling in Personal information:** Through fake forms or fake links created by criminals;
4. **Disclosure of important personal information such as:** passwords and OTP codes to other persons;
5. **Tricking account owners to transfer money directly to scammers,** such as: impersonating shop owners where you conduct online transactions, deceiving you that you have won a lottery or prize and then asking you to transfer money to pay taxes and various fees first.

BCEL confirms that: BCEL's system is secured, and all account activity in the system (Log) is recorded in detail and can be audited at any time.

Therefore, we inform you to increase your vigilance and do not do the 5 things mentioned above to prevent becoming a victim of criminal groups.

Managing Director



VIEN
TIANE
CAPITAL
Saysamone CHANTHACHACK