

Official Launch of BCEL's 5 NEW PRODUCTS

Are you ready for the modernization and contribution to the community with BCEL?

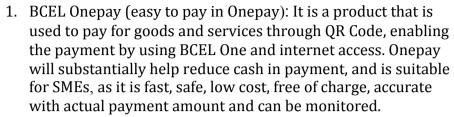
In the era of globalization and advanced technology, we, BCEL, have updated our services to be more efficient, quick and modern by focusing on the development of products and services via electronic system on the basis of safety and international standard. Numerous BCEL's products are accepted and being used widely by people in the society such as ATM service, SMS Banking, i-Bank, BCEL One and etc.

At BCEL, We always develop our products and services in order to serve our valued customers with modern products and services. Hence, we have officially launched 5 new products to the public in the ceremony held on February 9th 2018 at Vientiane Palace Hotel. The products were launched by Mr. Phoukhong Chanthachack, the Managing Director of BCEL, and witnessed by senior delegates from Departments and Divisions in the Bank of Lao PDR, delegates from Ministry Science and Technology and Ministry of Health, along with the management of BCEL, the representatives of state-owned commercial banks, BCEL's affiliates and partners, Lao Red Cross Organization, rescue organization, local businessmen, media and news reporters from various agencies.



These 5 modernized products are created to match with the lifestyle of today customers, and include the following:







2. BCEL Oneheart (the same heart) is the product that BCEL intend to use the modernized technology into social assistance, no profit and no fee. It provides an easy payment platform for the donation for the needy people to get helped appropriately. Donors are confident that their donations will truly reach those who are in need of help. BCEL Oneheart will act as a bridge between needy people and donors. All transactions are conducted online via BCEL One or Onepay. BCEL One subscribers may request for donation for a particular needy individual or organization by creating a QR Code through BCEL Oneheart which is that quick, transparent and accountable.



3. **Various Fixed Deposits** (feel confident in deposit with BCEL): We offer more choices for fixed term deposits such as : 09/15/18/21/30/42/54-month deposits and BCEL has revised the interest payment method which will be based on the actual deposit period even through customers close the account before the maturity date.



4. BCEL CDM (Cash Deposit for 24 hours): The Cash Deposit Machine of BCEL was introduced in the end of 2014. It can accept cash deposits in 3 currencies: LAK, THB and USD. Maximum for each intake deposit is 50 banknotes and there is no limitation to number of deposits /day/bank account. The CDM offers cash deposits, and balance inquiry for 24/7. CDM stands for Cash Deposit Machine, which serves customers who do not have enough time to deposit at the bank. There are 13 units in Vientiane capital, Khammouan branch, Savanakhet branch, Champasack branch, Luangprabang branch and the installation will be gradually in other branches.



5. BCEL Smart Book (New smart passbooks for smarter banking lifestyle): This is a new form of passbook which will make BCEL passbooks in LAK, THB and USD available on Smart phone, Tablet and Web Browser. The customers will need to have BCEL One and internet access in order to monitor transactions on their accounts and there is no need to print the passbooks at the bank anymore.

The launch of these 5 products will make customers more comfortable and smarter in financial routine. The products will facility the payment in domestic trading and business for both buyers and sellers. They will also promote the economy and the use of local currency which will help reduce risk and cost associated with cash transactions. These products reflect the use of modernized and standardized technology for the safer, more transparent and more accountable transactions which will also contribute to the national development.

In the era of advanced technology, BCEL will tirelessly develop products to make sure that the products offered by BCEL are modern, convenient, secured and internationally recognized, and that the products fit with customers' needs on the basis of high social responsibility for maximum benefits of the customers and the community.

Banque pour le Commerce Exterieur Lao Public

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