

International Card Service Fees

No	Details of service fees	Fees
1	Use international cards via BCEL ATM	
	a. Visa, MasterCard, JCB, Diners Club, Maestro...	20.000 LAK/time
	b. CUP Cards of foreign banks	15.000 LAK/time
2	Merchant Discount Rate (MDR) (collect from the merchant)	
	2.1 Sale/Purchase transaction (Visa, MasterCard, JCB and CUP)	2,8% of the transaction amount
	2.2 Key-in transaction (Visa, MasterCard, JCB and CUP)	2,8% of the transaction amount
	2.3 Sale/Purchase transaction, Key-in Transaction (Amex)	4% of the transaction amount
	2.4 Fees for cash withdrawal via EDC (Cash Advance transaction)	
	2.4.1 Tourist /general individual: Max withdrawal 1.000 USD /person/day	3% of the withdrawal amount
	2.4.2 Expert/tourist with guarantor: Max withdrawal 2.000 USD /person/day	3% of the withdrawal amount
3	Fees for supplying of paper roll for EDC's receipts	
	3.1 For general merchants	None
	3.2 For Microfinance institutions	Free 2 rolls/month/merchant, 10.000 LAK/roll (for S80) or 9.000 LAK/roll (for S90) for an additional roll
4	Fees for supplying a copy of merchant's history transaction records	
	4.1 Supplying a copy of merchant's history transaction records (not over 3 months)	None
	4.2 Supplying a copy of merchant's history transaction records (over 3 months but not exceeding 1 year)	25.000 LAK, 4 USD, 110 THB, 30 CNY/ time/merchant
	4.3 Supplying a copy of merchant's history transaction records (over 1 year but not exceeding 3 years)	80.000 LAK, 10 USD, 350 THB, 70 CNY/ time/merchant
	4.4 Supplying a copy of merchant's history transaction records (over 3 years but not exceeding 10 years)	120.000 LAK, 15 USD, 530 THB, 110 CNY/ time/merchant
5	Refundable Deposit for EDC terminal (For a new merchant that listed in the high risk merchant category code (MCC) and a merchant that cannot provide the required documents)	400 USD/terminal

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