

Lending Service Fees

No	Details of Lending fees and charges	Fees
I	Fees for loan approval	
1	Over Draft (OD)	1% of approved amount
2	Advances	0,5% of approved amount
3	Term Loan	
	3.1 Fee for loan approval: 6 months and below	0,5% of approved amount
	3.2 Fee for loan approval: over 6 to 12 months	0,8% of approved amount
	3.3 Fee for loan approval: over 12 months	1% of approved amount
4	Revolving Loan	
	4.1 Fee for loan approval (for loans not exceeding 1 year)	1% of approved amount
	4.2 Fee for loan approval revised annually (for loans not over 03 years)	0,5% of approved amount
	If a borrower breaches any terms and conditions under a revolving loan contract, the Bank may, but shall not be obliged to, amend terms of the Loan to be an installment loan at the annual credit review period. In this manner, the fee for annual review will be free of charge.	None
5	Credit line for Project that needs a Revolving loan	
	5.1 Fee for first approval (at the beginning of contract)	1% of approved amount
	5.2 Fee for loan approval revised in each period	0,5% of approved amount
6	Credit line for project	
	6.1 Fee for first approval (on application for credit)	0,1% of approved amount
	6.2 Each application for credit on approval of each project	0,5% of actual amount used / account / time
	6.3 Term not exceeding 6 months	0,5% of actual amount used / account / time
	6.4 Term from 6 to 12 months	0,8% of actual amount used / account / time
	6.5 Term exceeding 1 year	1% of actual amount used / account / time
7	Credits for guarantee purposes (L/C, BG...)	
	7.1 Fee for credit approval: 6 month and below	0,5% of approved amount
	7.2 Fee for credit approval: over 6 to 12 months	0,8% of approved amount
	7.3 Fee for credit approval: over 12 months	1% of approved amount
	7.4 Annual revision (for contract not exceeding 3 years)	0,5% of approved amount
8	Personal Loan	
	8.1 Fee for credit approval: 6 months and below	0,5% of approved amount
	8.2 Fee for credit approval: over 6 to 12 months	0,8% of approved amount
	8.3 Fee for credit approval: over 12 months	1% of approved amount
9	Packing Credit for exports	
	9.1 Fee for credit approval: 6 months and below	0,5% of approved amount
	9.2 Fee for credit approval: over 6 to 12 months	0,8% of approved amount
	9.3 Fee for credit approval: over 12 months	1% of approved amount
10	Agricultural Loan (solely for producers, not for merchants)	
	10.1 Fee for credit approval: 6 months and below	0,4% of approved amount
	10.2 Fee for credit approval: over 6 to 12 months	0,6% of approved amount
	10.3 Fee for credit approval: over 12 months	0,8% of approved amount
11	Loans guaranteed by cash, deposits, precious metals, and certificate of assets with high liquidity ...	
	11.1 Fee for credit approval: 6 months and below	0,3% of approved amount
	11.2 Fee for credit approval: over 6 to 12 months	0,5% of approved amount
	11.3 Fee for credit approval: over 12 months	0,8% of approved amount
12	Loans for long-term Project Finance	

	12.1 Fee for credit approval	1 % of approved amount
	12.1 Fee for management of credits in accordance with the project	0,2% of net debt on end of year, Min 16.000.000 LAK, 2.000 USD, 70.000 THB, Max 80.000.000 LAK,10.000 USD,350.000THB
13	Loans guaranteed by the government of the Lao PDR or any reliable international organisations	0,8 % of approved amount
14	Loans for other financial institutions	
	14.1 Fee for credit approval: 6 months and below	0,5% of approved amount
	14.2 Fee for credit approval: over 6 to 12 months	0,8% of approved amount
	14.3 Fee for credit approval: over 12 months	1% of approved amount
15	Syndicated loans for other financial institutions (management support)	
	15.1 Management Fees	0,2% of approved amount
II	<u>Other services regarding loans:</u>	
1	Fee for amendment of contract	
	1.1 Increase credit limit	1% of approved amount
	1.2 Changing credit's objective, Changing or Withdrawing collateral	1.000.000 LAK, 125 USD, 4.400 THB/time/line
	1.3 Restructure of debt (rescheduling without contract extension)	1.000.000 LAK,125 USD, 4.400 THB /time/line
	1.4 Restructure of debt (extend the term of contract)	0,1%/ month, Max 1% of net debt
2	Fee for collateral assessment (for approved credit)	
	2.1 Regular Loan	0.2% of approved amount Min 200.000 LAK, 25 USD, 880 THB Max 5.000.000 LAK, 615 USD, 21.900 THB
	2.2 Revolving Loan	0.2% of approved amount Min 200.000 LAK, 25 USD, 880 THB Max 5.000.000 LAK, 615 USD, 21.900 THB
	2.3 Increase credit amount (during contract implementation):	
	2.3.1 Increase credit amount without additional or new collateral (Applicable for sufficient collateral only)	none, if there is no assessment of collateral required
	2.3.2 Increase credit limit with additional or new collateral	0,2% of approved increase limit, Min 200.000 LAK, 25 USD, 880 THB /time/line Max 5.000.000 LAK, 615 USD, 21.900 THB/time/line
	2.2 Request for change of collateral (within contract effectiveness period):	
	2.4.1 The customer propose a replacement of the collateral with new one.	1.000.000 LAK, 125 USD, 4.400 THB /time/line
	2.4.2 The Bank request for change of the collateral	None
	2.5 Restructure of debt (reschedule or extend new term):	
	2.5.1 No reassessment of collateral is required	None
	2.5.2 Reassessment of collateral is required	500.000 LAK, 65 USD, 2.200 THB /time/line
	2.6 Fee for collateral assessment (Fixed & Revolving loan revision)	0,2% of approved amount Min 200,000 LAK Max 500,000 LAK
3	Issuance of letter to support Credit Line	1.000.000 LAK, 125 USD, 4.400 THB/time
4	Certification of credit status (certify historical credit background of loan customer & non-loan customer)	500.000 LAK, 65 USD, 2.200 THB/time
5	Fee for issuance of bank guarantees	
	5.1 Cash guarantee (direct debit from bank account)	100.000 LAK, 13 USD, 440 THB/time



	5.2 Guaranteed by fixed term deposit	0,1%/month, Min 100.000 LAK, 13 USD, 440 THB/time
	5.3 Guaranteed by bonds (If available)	0,5% /month, Min 500.000 LAK, 65 USD, 2.200 THB/time
	5.4 Guarantee BG by credit line	0,2%/month , Min 100.000 LAK, 13 USD, 440 THB/time
	5.5 Guarantee LC by credit line	0,2%/month of the LC Amount/ Min100.000 LAK, 13 USD, 440 THB/time
6	Assistance with Security Documentation	
	6.1 Preparation of legal documents	200.000 LAK, 25 USD, 880 THB + Associated Costs
	6.2 Assistance with notarisation in notary office or land authority	200.000 LAK/item
7	Notification of letter of guarantee or amendment of letter of guarantee of correspondent bank	200.000 LAK, 25 USD, 880 THB/ time
8	Service fees for contract cancellation	
	8.1 Cancellation of the approved loan, but the contract has not been signed yet	0.1% of approved amount, Min 100.000 LAK, Max 1.000.000 LAK
	8.2 Cancellation of the approved loan which the contract has already been signed	0.1% of approved amount, Min 200.000 LAK, Max 2.000.000 LAK
9	Moveable asset notary	20.000 LAK/01 Collateral set (1set not over 5 items) +100.000 LAK
10	Reissue Completed loan contract letter (Exceed 1 time)	300.000 LAK/transaction/time
11	Request for loan interest calculation or Other documents for completed loan contract over a year	Less than 01 year 200.000/transaction 1 year - 10 year (Incase document available) 300,000 LAK/transaction

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