



### International Service Fees

No	Details of service fees	Fees
1	International transfers via electronic fund transfer (EFT)	0,1%; Min 5 USD, 30 CNY; Max 500 USD, 3.000 CNY + Cable charge 15 USD, 100 CNY Charge OUR 30 USD, 150 CNY
2	Transfer in THB to Thailand	0,25%; Min 200 THB, Max 500 THB, Charge OUR 1.300 THB/transaction
3	International transfers via electronic fund transfer (EFT) of Financial institute and Commercial bank (MT202)	0,05% Min 50.000 LAK, Max 4.000.000 LAK +Swift 250.000 LAK/Transaction
4	Issuance of cheque or Bank draft's correspondent bank overseas	0,1% Min 5 USD, Max 700 USD
5	Inward international transfers via EFT	
	5.1 Fund Transferred to LAK Deposit Accounts	None
	5.2 Fund Transferred to Foreign Currency Deposit Account	0.05%, Min 2 USD, 60 THB, 20 CNY Max 250 USD, 7.500 THB, 2.000 CNY/transaction
	5.3 Incoming Transfers to BCEL and further Transfer to other banks	0.1%, Min 5 USD, 150 THB, 40 CNY Max 500 USD, 15,000 THB, 4.000 CNY/transaction
	5.4 Incoming Transfer to BCEL or further transfer to other banks (For any Currency) amount transfer less than or equal to 10 USD	None
6	Outward Bills	
	6.1 Buy a traveller's cheque (TC) in USD	2% Min 3 USD, Max 1.200 USD
	6.2 Buy a traveller's cheque (TC) in LAK	1% Min 1 USD, Max 500 USD
	6.3 Buy a traveller's cheque (TC) in EUR, GBP, CAD, AUD, CHF	2% Min 3 of the same currency, Max 1.200 of the same currency
	6.4 Money Order, Demand Draft, Post Receipt in USD	1% Min 3 USD, Max 1.200 USD
	6.5 Money Order, Demand Draft, Post Receipt in currencies other than USD	1% Min 5 of the same currency, Max 1.200 of the same currency
	6.6 Clean collection (cheques): fee in advance	20 USD/cheque
	- Fee after collection	0,1%, Min 2 USD, Max 1.000 USD
	6.7 Buy bank draft	0,2%, Min 2 USD, Max 1.200 USD
	6.8 Buy cheques of the Japanese embassy	0,3%, Min 2 USD, Max 500 USD + 25 USD (charged by confirming banks overseas)
	6.9 Buy cheques from international organizations	0,3% Min 2 USD, Max 500 USD
	6.10 Buy a traveller's cheque (TC) in JPY, the minimum amount must be 10.000 JPY or over	2% + 1.000 JPY
7	Dishonored cheques	20 USD/cheque + fees charged by banks overseas
8	Letter of Credit and Document Collection	
	8.1 Visa for promissory and payment confirmation letter via bank	20.000 LAK/letter
	8.2 Document Collection against payment or acceptance	20 USD/letter
	8.3 Document Collection from domestic banks	20 USD
	8.4 Release of trade documents (D/A, D/P)	10 USD
	8.5 Purchase of documents (D/A, D/P)	0,05% Min 20 USD, Max 1.000 USD
	8.6 Non payment documents	10 USD
	8.7 Extension of due date	10 USD
	8.8 Document for partial payment in many installments	5 USD



	8.9 Noting/Protesting/Storing	10 USD /Item + associated costs
9	Discounting Documents	
	9.1 Payments against documents	1,5% Min 50 USD
10	Letter of Credit (Export)	
	10.1 Advising Credits	20 USD
	10.2 Notification of amendment directly to the customer	10 USD
	10.3 Notification of amendment to the customer via other banks	20 USD
	10.4 Adding Confirmation to Credit	As per approval Min 50 USD
	10.5 Reimbursement Bank Fee	Min 50 USD/transaction
11	Transferable Credits	
	11.1 Transfer LC without adding confirmation	0,1% Min 20 USD
	11.2 Transfer LC with adding confirmation	0,1% Min 20 USD
12	Discounting documents under L/C	
	12.1 Based service fees (term of 7 days). For terms exceeding 7 days, fees are charged as per loan interest	0,2% Min 20 USD
13	Additional fee	
	13.1 Documents with mistakes or deficiencies	50 USD
	13.2 Approval of payment conditions with BCEL within Lao PDR	0,5% Min 20 USD
	13.3 Verification and submission of Documents	20 USD/transaction
	13.4 Post / fax, SWIFT and EMS	As per actual costs
14	Credits for export (subject to approval of credits)	
	14.1 Before export (Packing)	As loan interest
	14.2 After export (Discounting)	As loan interest
15	Letter of Credit (Import)	
	15.1 Issue Letter of credit using cash deposit as security	0,1% / 3 months, Min 20 USD, Max 100 USD
	15.2 Issue Letter of credit using Credit line of BCEL as security	0,1% / 3 months, Min 20 USD, Max 100 USD
	15.3 Issue Letter of Credit using Guarantee from BOL or Government's Loan and Grants (Payment order issued by MOF)	0,1% / 3 month Min 20 USD, Max 500 USD
	15.4 Letter of Credit with a fixed account as security or guaranteed by other commercial banks in Lao PDR	0,2% / 1 month, Min 20 USD
16	Amendments	
	16.1 Base	10 USD
	16.2 Increase the amount	Same as new opening
	16.3 Extension of due date	Same as new opening
17	Telecommunication charges	
	17.1 Post / EMS	Charge as per actual cost
	17.2 Regular post	5 USD
	17.3 Correction of outward transfers	20 USD/time
	17.4 Cancellation of outward transfers	20 USD/time
	17.5 Fee for SWIFT (Letter of Credit, money transfer, amendments)	15 USD
	17.6 Fee for claim of inward money transfer	5 USD



	17.7 Fee for return the money to the bank of origin	10 USD, 15 AUD, 10 EUR 13 EUR (applicable for BANQUE DE FRANCE)
18	Guarantee for taking goods out of a customs warehouse	
	18.1 Initial stage	0,2% /3 month, Min 20 USD, Max 500 USD
	18.2 Semi annual fees	1% Min 10 USD
	18.3 Air bill of lading	20 USD/page
19	Notification of letter of guarantee or amendment of letter of guarantee of correspondent banks	200.000 LAK/time
20	Fees for gold trading via bank account	35 USD/transaction
21	Buy Cheque or Bank Draft of overseas correspondent banks issued by BCEL	5 USD/page

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