

## BCEL's International Debit&Credit Card

### I. VISA Debit and Credit Card

No	Details of service fees	Fees
1	Registration fees (paid on submission of application)	
1.1	VISA GOLD	
	➤ Primary Card	30 USD/card
	➤ Supplementary Card	20 USD/card
1.2	VISA CLASSIC	
	➤ Primary Card	25 USD/card
	➤ Supplementary Card	15 USD/card
1.3	VISA DEBIT	
	➤ Primary Card	15 USD/card
	➤ Supplementary Card	12 USD/card
2	Annual fees (if the outstanding service fees exceeded 6 months, the card will be terminated or suspended)	
2.1	VISA GOLD	
	➤ Primary Card	40 USD/year
	➤ Supplementary Card	20 USD/year
2.2	VISA CLASSIC	
	➤ Primary Card	30 USD/year
	➤ Supplementary Card	10 USD/year
2.3	VISA DEBIT	
	➤ Primary Card	25 USD/year
	➤ Supplementary Card	15 USD/year
3	Interest rates for BCEL's Visa Credit Card (Cash withdrawal, Payments of goods and services)	
3.1	Payment due to date	None
3.2	Outstanding balance in full or part (Interest is charged on the date of Cash withdrawal or Payments of goods and services)	16%/year, Min 1 USD
4	Minimum due	10% of the used Amount
5	Fee for late principal repayment (percentage of the minimum due)	2%, Min 5 USD
6	Fees for cash withdrawal	
6.1	Within BCEL's ATM network	None
6.2	EDC and outside BCEL's ATM network (other banks' network)	3%, min 3 USD
7	Change of Credit limit (per transaction)	80.000 LAK, 10 USD, 350 THB, 70 CNY/time
8	Chargeback fees	
8.1	General sectors	40.000 LAK, 5 USD, 180 THB, 40 CNY/transaction
8.2	Airlines, Hotels, vehicle rentals and cruise lines sectors	240.000 LAK, 30 USD, 1.050 THB, 210 CNY/transaction

9	Re-issuance, renewal and issuance of new PIN number	
9.1	Re-issuance of card (in case of loss, damage or upon the cardholders' requests)	120.000 LAK, 15 USD, 530 THB, 110 CNY + outstanding fees (if any)/card
9.2	Card renewal (extension)	
9.2.1	Within 45 days	None
9.2.2	Within 1 year	Free for registration, Annual fees for each card type
9.2.3	More than 1 year	Registration fees and Annual fees for each card type
9.3	Issuance of new PIN number	40.000 LAK, 5 USD, 180 THB, 40 CNY/time/card
10	Fees for notification of card loss	
10.1	Card loss report and update card into the bulletin list	None
10.2	Card loss report (when the cardholder is overseas) via VISA Card International	160.000 LAK, 20 USD, 700 THB, 140 CNY/ time/card
11	Fee for discrepancy in exchange rate	1% of amount used
12	Fee for supplying of transaction receipts and previous statement	
12.1	Supply of transaction receipts within the network and merchants subscribed to BCEL	
12.1.1	Not exceed 7 days	None
12.1.2	From 8-90 days	20.000 LAK, 3 USD, 90 THB, 20 CNY/Transaction
12.1.3	From 91-180 days	50.000 LAK, 7 USD, 220 THB, 50 CNY/Transaction
12.2	Supply of transaction receipts outside the network and merchants not subscribed to BCEL	
12.2.1	Not exceed 60 days	50.000 LAK, 7 USD, 220 THB, 50 CNY/Transaction
12.2.2	From 61-120 days	80.000 LAK, 10 USD, 350 THB, 70 CNY/Transaction
12.2.3	From 121-180 days	100.000 LAK, 13 USD, 440 THB, 90 CNY/Transaction
12.3	Issuance of Statement as requested by the card owner (backward within 1-3 months)	20.000 LAK, 3 USD 90 THB, 20 CNY/time/card
12.4	Issuance of Statement as requested by the card owner (backward exceeding 3 months but less than 1 year)	40.000 LAK, 5 USD, 180 THB, 40 CNY/time/card
12.5	Issuance of Statement as requested by the card owner (backward exceeding 1 year but less than 3 year)	100.000 LAK, 13 USD, 440 THB, 90 CNY/ time/card
12.6	Issuance of Statement as requested by the card owner (backward exceeding 3 years but less than 10 year)	500.000 LAK, 65 USD, 2.200 THB, 430 CNY/ time/card
12.7	Issuance of Statement as requested by the card owner (backward exceeding 10 years if BCEL is able to provide)	1.000.000 LAK, 125 USD, 4.400 THB, 860 CNY/ time/card
13	Fee for express issuance of a card (application forms are received by Card Centre before 15:30 and the card can be collected by 16:00 in the same day). Only available at the BCEL's Head Office	160.000 LAK, 20 USD, 700 THB, 140 CNY/card
14	Changing debt repayment method, debt repayment account or Changing Card information	10.000 LAK, 2 USD, 50 THB, 10 CNY/time/card

15	Changing the collateral account for VISA credit	40.000 LAK, 5 USD, 180 THB, 40 CNY/time
16	Re-activate Credit Card in case of being locked due to unpaid the debt for 3 consecutive months	
	16.1 First re-activation (in case wish to re-activate )	none
	16.2 Second re-activation	15 USD/time
17	Closing of VISA credit card without returning the card	
	17.1 Permanently close the Credit card and account	120.000 LAK, 15 USD/card/time
	17.2 Close the old card and propose to issue new card	Issuance a new card fee apply
18	Card replacement due to non-collected issued card/captured card more than 45 days	10 USD/Card

## II. JCB Credit Card

No	Details of service fees	Fees
1	Member registration fee (paid on submission of application)	
	1.1 JCB GOLD	
	• Primary Card	20 USD/card
	• Supplementary Card	10 USD/card
	1.2 JCB Classic	
	• Primary Card	15 USD/card
	• Supplementary Card	10 USD/card
2	Annual maintenance Fees	
	2.1 JCB GOLD	
	• Primary Card	30 USD/card
	• Supplementary Card	10USD/card
	2.2 JCB Classic	
	• Primary Card	20 USD/card
	• Supplementary Card	5 USD/card
3	Interest rates for Credit card and other fees	Visa credit card fees applied

## III. Co-Brand Credit Card

No	Details of service fees	Fees
1	Member registration fees (paid on submission of application)	
	1.1. Platinum Card	
	• Primary Card	50 USD/card
	• Supplementary Card	40 USD/card
	1.2. Gold Card (With Insurance)	
	• Primary Card	30 USD/card
	• Supplementary Card	20 USD/card
	1.3. Gold Card (None Insurance)	
	• Primary Card	30 USD/card
	• Supplementary Card	20 USD/card
	1.4. Silver Card	
	• Primary Card	25 USD/card
	• Supplementary Card	15 USD/card

2	Annual Maintenance Fees	
	2.1. Platinum Card	
	• Primary Card	150 USD/card
	• Supplementary Card	80 USD/card
	2.2. Gold Card (With Insurance)	
	• Primary Card	80 USD/card
	• Supplementary Card	50 USD/card
	2.3. Gold Card (None Insurance)	
	• Primary Card	40 USD/card
	• Supplementary Card	20 USD/card
	2.4. Silver Card	
	• Primary Card	30 USD/card
• Supplementary Card	15 USD/card	
3	Fees for express issuance of a card (Receive Card Within 1 Day)	20 USD/card
4	Issuance Express Card (Receive Card in the next working day)	15 USD/card
5	Interest rates for Credit card and other fees	Visa credit card fees applied

#### IV. BCEL World Mastercard

No	Details of service fees	Fees
1	Member registration fees (paid on submission of application)	
	• Primary Card	60 USD/card
	• Supplementary Card	50 USD/card
2	Annual Maintenance Fees	
	• Primary Card	95 USD/card
	• Supplementary Card	75 USD/card
3	Interest rates for Credit card and other fees	Visa credit card fees applied

#### V. BCEL Prepaid Mastercard

No	Details of service fees	Fees
1	Member registration fees (paid on submission of application, No supplementary Card)	
	1.1 BCEL Virtual Prepaid Mastercard	10 USD, 80.000 LAK, 350 THB/card
	1.2 BCEL Standard Prepaid Mastercard	15 USD, 120.000 LAK, 530 THB/card
	1.3 BCEL My Way Prepaid Mastercard	20 USD, 160.000 LAK, 700 THB/card
2	Annual Maintenance Fees	
	2.1 BCEL Virtual Prepaid Mastercard	None
	2.2 BCEL Standard Prepaid Mastercard	None
	2.3 BCEL My Way Prepaid Mastercard	None
3	Re-issuance of card/Change card number (in case of loss or suspicious transaction)	
	3.1 BCEL Virtual Prepaid Mastercard	5 USD, 40.000 LAK, 180 THB



	3.2 BCEL Standard Prepaid Mastercard	10 USD, 80.000 LAK, 350 THB
	3.3 BCEL My Way Prepaid Mastercard	15 USD, 120.000 LAK, 530 THB
4	Top-up fees (for any type of Prepaid card)	
	4.1 Top-up less than or equal to 500 USD	0,5 USD, 4.000 LAK, 18 THB
	4.2 Top-up 500,01 - 1.000,00 USD	1 USD, 8.000 LAK, 35 THB
	4.3 Top-up 1.000,01 - 3.000,00 USD	1,5 USD, 12.000 LAK, 53 THB
	4.4 Top-up 3.000,01 - 5.000,00 USD	2 USD, 16.000 LAK, 70 THB
5	Payments for goods and services within BCEL's network and others	None (Receivers' Bank may charge)
6	Fee for Unload (LAK only)	None
7	Money transfer to another card	None
8	No transaction more than 1 year	None
9	Other fees	Visa debit card fees applied

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