Lending Service Fees

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		••	
	11		
	11		0,3% of approved amount
			0,5% of approved amount
			0,8% of approved amount
	12	**	0,8 % of approved amount
reliable international organisations	12		5,6 % of approved amount

13	Loans for other financial institutions	0.70		
	13.1 Fee for credit approval: 6 months and below	0,5% of approved amount		
	13.2 Fee for credit approval: over 6 to 12 months	0,8% of approved amount		
	13.3 Fee for credit approval: over 12 months	1% of approved amount		
14	Syndicated loans for other financial institutions (management sup	port)		
	14.1 Management Fees	0,2% of approved amount		
15	Credit card (no collateral) and Credit card (have collateral) (Real e	estate)		
	15.1 Fee for new Credit card approval	None		
	15.2 Annual revision (Credit card (no collateral))	None		
II	Other services regarding loans:			
1	Fee for amendment of contract			
-	1.1 Change collateral, Withdrawal of collateral	1.000.000 LAK, 125 USD, 4.400		
	1.1 Change conactar, withdrawar of conactar	THB/Time/line		
	1.2 Restructure of debt (Adjust the outstanding and interest	1.000.000 LAK, 125 USD, 4.400		
	installment, reduce the interest rate, but not extend the term of contract)	THB/Time/line		
	1.3 Restructure of debt (extend the term of contract)	0,1%/ month, Max 1% of net debt		
	1.4 Amendment of contract (Decrease credit amount, Increase/	1.000.000 LAK, 125 USD, 4.400		
	decrease/amend the purpose of loanbut not extend the term of	THB/Time/line		
2	contract and others) Fee for collateral assessment (for approved credit)			
2	rector conactral assessment (for approved credit)			
	2.1 New approval			
	2.1.1 Regular Loan/Revolving Loan, loan funded by EXIM BANK	0,2% of approved amount		
	21111 Regular Bount to Forming Bount, rount runded by Britist Britist	Min 200.000 LAK, 25 USD, 880 THB		
	2.1.2 DODY OME 1 OME C 1.11 ODD OME C 1.11	Max 5.000.000 LAK, 615 USD, 21.900 THB		
	2.1.2 BCEL SME loan, SME funded by CDB, SME funded by BOL, Credit card (no collateral) and Credit card (have	None		
	collateral)			
	2.1.3 In case of hiring an outside company to evaluate the collateral	None		
	in accordance with BCEL regulations/guidelines			
	2.2 Increase credit amount (during contract implementation):			
	2.2.1 Increase credit amount without additional or new collateral (Applicable for sufficient collateral only)	none, if there is no assessment of collateral required		
	2.2.2 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		
	2.3 Request for change of collateral (within contract effectivenes	* ′		
	2.3.1 The customer proposes a replacement of the collateral with new one and adding new collateral	1.000.000 LAK, 125 USD, 4.400 THB /time/line		
	2.3.2 The Bank request for change of the collateral	None		
	2.4 Restructure of debt/amendment of contract (Adjust the outstanding and interest installment, Extend the			
	term of contract)	3.7		
	2.4.1 No reassessment of collateral is required 2.4.2 Reassessment of collateral is required	None 500.000 LAK, 65 USD, 2.200 THB /time/line		
	2 It is a contained in containing to a contain the form of containing the co	200.000 Lini, 02 CDD, 2.200 THD / time/fille		

	2.5 Fee for collateral assessment (Periodic and annual revision)	
	2.5.1 Regular Loan	None
	2.5.2 Revolving Loan and loan funded by EXIM BANK	0,2% of approved amount
		Min 200.000 LAK
		Max 500.000 LAK
	2.5.3 BCEL SME loan, SME funded by CDB and SME funded by BOL	None
3	Issuance of letter to support Credit Line	
	3.1 Define the amount	0,1%/Approved amount
		Min 1.000.000 LAK
		Max 3.000.000 LAK/Letter
	3.2 Not define the amount	1.000.000 LAK/Letter
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)	300.000 LAK/Letter
	5.2 Guaranteed by fixed term deposit	0,1%/month,
	·	Min 300.000 LAK/Letter
	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,
	5.5 Congression I C has one did line	Min 300.000 LAK/Letter
	5.5 Guarantee LC by credit line	0,2%/month of the LC Amount/, Min 100.000 LAK, 13 USD, 440 THB/time
6	Fee for amendment of bank guarantees	
	6.1 Amendment the contents of bank guarantees	100.000 LAK/Letter
	6.2 Amendment (extend) due date of bank guarantees	Same as issuance of bank guarantees (II, No.5)
7	Assistance with Security Documentation	
	7.1 Preparation of legal documents	200.000 LAK, 25 USD, 880 THB
		+ Associated Costs
	7.2 Assistance with notarisation in notary offfice or land authority	200.000 LAK/item
8	Notification of letter of guarantee or amendment of letter of guarantee of correspondent bank	200.000 LAK, 25 USD, 880 THB/ time
9	Service fees for contract cancellation	
	9.1 Cancellation of the approved loan, but the contract has not been	0,1% of approved amount, Min 100.000
	signed yet	LAK, Max 1.000.000 LAK
	9.2 Cancellation of the approved loan which the contract has already	0,1% of approved amount, Min 200.000
	been signed	LAK, Max 2.000.000 LAK
10	Moveable asset notary	20.000 LAK/01 Collateral set (1set not over 5
		items)
1.1		+100.000 LAK
11	Reissue Completed loan contract letter (Exceed 1 time)	300.000 LAK/transaction/time
12	Request for loan interest calculation or Other documents for	· · · · · · · · · · · · · · · · · · ·
	completed loan contract over a year	1 year - 10 year (Incase document available) 300.000 LAK/transaction

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