

BCEL-UnionPay Card Service Fees

No	Details of service fees	Fees
1	Issuance of a BCEL-UnionPay Card	
	1.1 Issuance of a new card for individual:	
	1.1.1 Standard Card	
	○ Primary Card	40.000 LAK, 5 USD, 180 THB, 40 CNY/card
	○ Supplementary Card	20.000 LAK, 3 USD, 90 THB, 20 CNY/card
	1.1.2 Carbon Card	
	○ Primary Card	50.000 LAK, 7 USD, 220 THB, 50 CNY/card
	○ Supplementary Card	25.000 LAK, 4 USD, 110 THB, 30 CNY/card
	1.1.3 Gold Card	
	○ Primary Card	60.000 LAK, 8 USD, 270 THB, 60 CNY/card
	○ Supplementary Card	30.000 LAK, 4 USD, 140 THB, 30 CNY/card
	1.2 Issuance of new cards for government officers (Including officers in probation period)/teachers, polices soldiers/Banking Institute's teachers/ private school teachers /Village headman committee and village staffs in nationwide/company/ organisation and students.	
	1.2.1 Government officers (Including officers in probation period) including teachers, polices soldiers	None (Any selected ATM card type)
	1.2.2 Private school's teachers	None (Any selected ATM card type)
	1.2.3 Banking Institute's teachers	None (Any selected ATM card type)
	1.2.4 Village headman committee and village staffs in nationwide	None (Any selected ATM card type)
	1.2.5 Company/organisation from 100 to 199 employees	A discount of 25% of the normal issuance fees for the selected cards
	1.2.6 Company/organisation from 200 employees and above	A discount of 50% of the normal issuance fees for the selected cards
	1.2.7 high school students	None (Any selected ATM card type)
	1.2.8 police, soldier students	None (Standard Card)
	1.3 In case, customers closed card and require to re-issue the card (government officers (Including officers in probation period)/teachers, polices/ soldiers/ Banking Institute's teachers/private school teachers/Village headman committee and village staffs in nationwide/organisation and students)	
	1.3.1 Government officers (Including officers in probation period) including teachers, polices soldiers	50% of the normal issuance fees (Any selected ATM card type)
	1.3.2 Private school's teachers	50% of the normal issuance fees (Any selected ATM card type)
	1.3.3 Banking Institute's teachers	50% of the normal issuance fees (Any selected ATM card type)
	1.3.4 Village headman committee and village staffs in nationwide	50% of the normal issuance fees (Any selected ATM card type)
	1.3.5 high school students	50% of the normal issuance fees (Any selected ATM card type)
	1.3.6 police, soldier students	50% of the normal issuance fees (Standard Card)
	1.4 Extra charge of express issuance of any kind of cards for individuals (only at Headquarter and the card can be collected in the same day)	50.000 LAK, 7 USD, 220 THB, 50 CNY/card
	1.5 Re-issuance (in case of loss, damage, or change to new card...)	
	1.5.1 Standard Card	20.000 LAK, 3 USD, 90 THB, 20 CNY/card
1.5.2 Carbon Card	25.000 LAK, 4 USD, 110 THB, 30 CNY/card	
1.5.3 Gold Card	30.000 LAK, 4 USD, 140 THB, 30 CNY/card	
1.6 Re-issue the card (in the case of the card is terminated/suspended/locked due to unpaid the monthly maintenance fees more than 6 months)	All outstanding fees must be paid (If have) and new card issuance fees are as following:	

	1.6.1 Standard Card	20.000 LAK, 3 USD, 90 THB, 20 CNY/card
	1.6.2 Carbon Card	25.000 LAK, 4 USD, 110 THB, 30 CNY/card
	1.6.3 Gold Card	30.000 LAK, 4 USD, 140 THB, 30 CNY/card
2	Card renewal (extension)	
	2.1 Within one year (from expire date)	
	2.1.1 Issuance of a new card	None
	2.1.2 Monthly Maintenance fee	Same as Monthly Maintenance fee of old card
	2.2 Exceed one year (from expire date)	
	2.2.1 Issuance of a new card	Same as issuance of a new card of old card
	2.2.2 Monthly Maintenance fee	Same as Monthly Maintenance fee of old card
3	Issuance of new PIN (re-PIN)	10.000 LAK, 2 USD, 50 THB, 10 CNY/time
4	Monthly maintenance fees (If monthly maintenance fees have not been paid for more than 6 months, the card will be terminated or suspended)	
	4.1 Standard Card (Primary or supplementary cards)	5.000 LAK/month
	4.2 Carbon Card (Primary or supplementary cards)	6.000 LAK/month
	4.3 Gold Card (Primary or supplementary cards)	8.000 LAK/month
	4.4 For Government officers (Including officers in probation period), teachers, polices soldiers.	2.000 LAK/month for standard card (Primary card)
	4.5 For Private school's teachers	3.000 LAK/month for standard card (Primary card)
	4.6 For Banking Institute's teachers	2.000 LAK/month for standard card (Primary card)
	4.7 For Village headman committee and village staffs in nationwide	2.500 LAK/month for standard card (Primary card)
	4.8 For high school students	1.000 LAK/month for standard card (Primary card)
	4.9 For college, institution, university's student	1.000 LAK/month (Only student card)
5	Fees for cash withdrawal via ATM:	
	5.1 Within BCEL network	None
	5.2 Networks of other banks (Not members of LAPNet)	3% of withdrawal amount, Min 3 USD
6	Fees for payment of goods or services via EDC:	
	6.1 Within BCEL network	None
	6.2 Networks of other banks	None
7	Fees for balance inquiry transaction (other banks or overseas)	0,5 USD/time
8	Fees for requesting copy of a transaction record/receipt and supporting documents	
	8.1 Within BCEL network and merchants subscribed to BCEL	
	8.1.1 Not exceed 7 days	None
	8.1.2 From 8-90 days	20.000 LAK, 3 USD, 90 THB, 20 CNY/Transaction
	8.1.3 From 91-180 days	50.000 LAK, 7 USD, 220 THB, 50 CNY/Transaction
	8.2 Outside BCEL network or overseas	
	8.2.1 Not exceed 60 days	50.000 LAK, 7 USD, 220 THB, 50 CNY/Transaction
	8.2.2 From 61-120 days	80.000 LAK, 10 USD, 350 THB, 70 CNY/Transaction
	8.2.3 From 121-180 days	100.000 LAK, 13 USD, 440 THB, 90 CNY/Transaction
9	Fees for viewing records of ATM's camera file	
	9.1 Records of ATM's camera file within BCEL network (not exceeding 7 days)	20.000 LAK, 3 USD, 90 THB, 20 CNY/time/transaction
	9.2 Records of ATM's camera file within BCEL network (exceeding 7 days but less than 30 days)	40.000 LAK, 5 USD, 180 THB, 40 CNY/time/transaction
	9.3 Records of ATM's camera file within BCEL network (exceeding 30 days, but no more than 90 days)	80.000 LAK, 10 USD, 350 THB, 70 CNY/time/transaction



10	Change the primary account of BCEL-UnionPay Card	10.000 LAK, 2 USD, 50 THB, 10 CNY/time/card/account
11	Adding a new account to BCEL-UnionPay Card	10.000 LAK, 2 USD, 50 THB, 10 CNY/time/card/account
12	Change card type from Student ATM card to ATM BCEL-UnionPay	
	12.1 return the student ATM card	
	12.1.1 Standard Card	None
	12.1.2 Carbon Card	None
	12.1.3 Gold Card	None
	12.2 No return the student ATM card	
	12.2.1 Standard Card	20.000 LAK, 3 USD, 90 THB, 20 CNY/card
	12.2.2 Carbon Card	25.000 LAK, 4 USD, 110 THB, 30 CNY/card
12.2.3 Gold Card	30.000 LAK, 4 USD, 140 THB, 30 CNY/card	
13	Card replacement due to non-collected issued card/captured card more than 45 days	
	13.1 Student Card	20.000 LAK/Card
	13.2 Standard Card	20.000 LAK/Card
	13.3 Carbon Card	25.000 LAK/Card
	13.4 Gold Card	30.000 LAK/Card

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