

International Service Fees

No	Details of service fees	Fees
1	International transfers via electronic fund transfer (EFT)	0,1%, Min 5 USD, 40 CNY, Max 500 USD, 4.000 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	Letter of Credit and Document Collection	
	6.1 Visa for promissory and payment confirmation letter via bank	20.000 LAK/letter
	6.2 Document Collection against payment or acceptance	20 USD/letter
	6.3 Document Collection from domestic banks	20 USD
	6.4 Release of trade documents (D/A, D/P)	10 USD
	6.5 Purchase of documents (D/A, D/P)	0,05%, Min 20 USD, Max 1.000 USD
	6.6 Non payment documents	10 USD
	6.7 Extension of due date	10 USD
	6.8 Document for partial payment in many installments	5 USD
	6.9 Noting/Protesting/Storing	10 USD /Item + associated costs
7	Discounting Documents	
	7.1 Payments against documents	1,5%, Min 50 USD
8	Letter of Credit (Export)	
	8.1 Advising Credits	20 USD
	8.2 Notification of amendment directly to the customer	10 USD
	8.3 Notification of amendment to the customer via other banks	20 USD
	8.4 Adding Confirmation to Credit	As per approval Min 50 USD
	8.5 Reimbursement Bank Fee	Min 50 USD/transaction
9	Transferable Credits	
	9.1 Transfer LC without adding confirmation	0,1%, Min 20 USD
	9.2 Transfer LC with adding confirmation	0,1%, Min 20 USD
10	Discounting documents under L/C	
	10.1 Based service fees (term of 7 days). For terms exceeding 7 days, fees are charged as per loan interest	0,2%, Min 20 USD
11	Additional fee	
	11.1 Documents with mistakes or deficiencies	50 USD



	11.2 Approval of payment conditions with BCEL within Lao PDR	0,5%, Min 20 USD
	11.3 Verification and submission of Documents	20 USD/transaction
	11.4 Post / fax, SWIFT and EMS	As per actual costs
12	Credits for export (subject to approval of credits)	
	12.1 Before export (Packing)	As loan interest
	12.2 After export (Discounting)	As loan interest
13	Letter of Credit (Import)	
	13.1 Issue Letter of credit using cash deposit as security	0,1% / 3 months, Min 20 USD, Max 100 USD
	13.2 Issue Letter of credit using Credit line of BCEL as security	0,1% / 3 months, Min 20 USD, Max 100 USD
	13.3 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
	13.4 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
14	Amendments	
	14.1 Base	10 USD
	14.2 Increase the amount	Same as new opening
	14.3 Extension of due date	Same as new opening
15	Telecommunication charges	
	15.1 Post / EMS	Charge as per actual cost
	15.2 Regular post	5 USD
	15.3 Correction of outward transfers	20 USD/time
	15.4 Cancellation of outward transfers	20 USD/time
	15.5 Fee for SWIFT (Letter of Credit, money transfer, amendments)	15 USD
	15.6 Fee for claim of inward money transfer	5 USD
	15.7 Fee for return the money to the bank of origin	10 USD, 15 AUD, 10 EUR 13 EUR (applicable for BANQUE DE FRANCE)
16	Guarantee for taking goods out of a customs warehouse	
	16.1 Initial stage	0,2% /3 month, Min 20 USD, Max 500 USD
	16.2 Semi annual fees	1%, Min 10 USD
	16.3 Air bill of lading	20 USD/page
17	Notification of letter of guarantee or amendment of letter of guarantee of correspondent banks	200.000 LAK/time
18	Fees for gold trading via bank account	35 USD/transaction
19	Buy Cheque or Bank Draft of overseas correspondent banks issued by BCEL	5 USD/page
20	International transfer via MoneyGram	
	20.1 International transfer via MoneyGram from Laos to Vietnam and China	
	20.1.1 Less than or equal to 500,00 USD	4,5 USD
	20.1.2 From 500,01 – 1.000,00 USD	5 USD
	20.1.3 From 1.000,01 – 1.500,00 USD	10 USD
	20.1.4 From 1.500,01 – 2.000,00 USD	15 USD
	20.1.5 From 2.000,01 – 3.000,00 USD	20 USD



	20.1.6 From 3.000,01 – 4.000,00 USD	30 USD
	20.1.7 From 4.000,01 – 5.000,00 USD	40 USD
	20.1.8 From 5.000,01 – 7.500,00 USD	50 USD
	20.1.9 From 7.500,01 – 10.000,00 USD	75 USD
	20.2 International transfer via MoneyGram from Laos to other countries	
	20.2.1 Less than or equal to 100,00 USD	11 USD
	20.2.2 From 100,01 – 180,00 USD	14 USD
	20.2.3 From 180,01 – 360,00 USD	18 USD
	20.2.4 From 360,01 – 540,00 USD	28 USD
	20.2.5 From 540,01 – 720,00 USD	37 USD
	20.2.6 From 720,01 – 900,00 USD	46 USD
	20.2.7 From 900,01 – 1.080,00 USD	54 USD
	20.2.8 From 1.080,01 – 1.350,00 USD	63 USD
	20.2.9 From 1.350,01 – 1.600,00 USD	74 USD
	20.2.10 From 1.600,01 – 2.250,00 USD	92 USD
	20.2.11 From 2.250,01 – 4.500,00 USD	140 USD
	20.2.12 From 4.500,01 – 6.750,00 USD	230 USD
	20.2.13 From 6.750,01 – 10.000,00 USD	275 USD
	20.3 MoneyGram Amendment	
	In case, customer requests to amend the transaction	3 USD /Time
21	International transfer via SPEEDSEND	
	21.1 International transfer via SPEEDSEND from Laos to Vietnam, Thailand, Cambodia, Myanmar	
	21.1.1 From 5,00 – 500,00 USD	4 USD
	21.1.2 From 500,01 – 1.000,00 USD	8 USD
	21.1.3 From 1.000,01 – 1.500,00 USD	10 USD
	21.1.4 From 1.500,01 – 2.000,00 USD	15 USD
	21.1.5 From 2.000,01 – 3.000,00 USD	20 USD
	21.1.6 From 3.000,01 – 4.000,00 USD	30 USD
	21.1.7 From 4.000,01 – 5.000,00 USD	40 USD
	21.1.8 From 5.000,01 – 7.500,00 USD	50 USD
	21.1.9 From 7.500,01 – 10.000,00 USD	75 USD
	21.2 International transfer via SPEEDSEND from Laos to other countries	
	21.2.1 From 5,00 – 500,00 USD	10 USD
	21.2.2 From 500,01 – 1.000,00 USD	20 USD
	21.2.3 From 1.000,01 – 1.500,00 USD	30 USD
	21.2.4 From 1.500,01 – 2.000,00 USD	40 USD
	21.2.5 From 2.000,01 – 3.000,00 USD	50 USD
	21.2.6 From 3.000,01 – 4.000,00 USD	60 USD
	21.2.7 From 4.000,01 – 5.000,00 USD	70 USD
	21.2.8 From 5.000,01 – 7.500,00 USD	80 USD
	21.2.9 From 7.500,01 – 10.000,00 USD	90 USD

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