

### BCEL i-Bank Service Fees

| No. | Description   | Fees   |
|-----|---|--|
| 1   | <b>1. Registration</b>  | None   |
| 2   | <b>2. Monthly Fees</b>  |  |
|     | 2.1 Individual Customers  | 10.000 LAK/Month   |
|     | 2.2 Corporate Customers   | 20.000 LAK/Month   |
| 3   | <b>Password Equipment (TOKEN OTP)</b>   | 15 USD/pcs   |
| 4   | <b>Domestic Transfer within BCEL network</b>  |  |
|     | <b>4.1 Individual Customers</b>   |  |
|     | Transfer amount within Month 20.000.000 LAK   | None   |
|     | Exceed Transfer amount within Month:  | 1.000 LAK/transaction  |
|     | Less than or equal to 10.000.000 LAK  |  |
|     | from 10.000.001 - 20.000.000 LAK  | 2.000 LAK/transaction  |
|     | from 20.000.001 - 30.000.000 LAK  | 3.000 LAK/transaction  |
|     | from 30.000.001 - 40.000.000 LAK  | 4.000 LAK/transaction  |
|     | from 40.000.001 - 50.000.000 LAK  | 5.000 LAK/transaction  |
|     | from 50.000.001 - 100.000.000 LAK   | 6.000 LAK/transaction  |
|     | from 100.000.001 - 200.000.000 LAK  | 8.000 LAK/transaction  |
|     | Greater than or equal to 200.000.001 LAK  | 10.000 LAK/transaction   |
|     | <b>4.2 Corporate Customers</b>  |  |
|     | Transfer amount within Month 100.000.000 LAK  | None   |
|     | Exceed Transfer amount within Month:  |  |
|     | Less than or equal to 100.000.000 LAK   | 2.000 LAK/transaction  |
|     | from 100.000.001 - 300.000.000 LAK  | 4.000 LAK/transaction  |
|     | from 300.000.001 - 500.000.000 LAK  | 6.000 LAK/transaction  |
|     | from 500.000.001 - 1.000.000.000 LAK  | 8.000 LAK/transaction  |
|     | Greater than or equal to 1.000.000.001 LAK  | 10.000 LAK/transaction   |
|     | 4.3 Maximum fee of Domestic Transfer within BCEL network (Individual and Corporate Customers) | Charge base on Domestic fund transfer within BCEL network fee until 300.000LAK, for additional transactions 1.000 LAK (max 10.000.000 LAK), for additional transactions over 10.000.000 Lak, 500LAK/Transaction (Customer/month) |

|    |   |   |
|----|---|---|
|    | 4.4 Increase Domestic Fund Transfer within BCEL network for individual customer   | 30.000 LAK/Month                                  |
| 5  | <b>Fund transfer to non-account receiver</b>  | 10.000 LAK/transaction                            |
| 6  | <b>Outward International Transfer</b>   | Base on International Outward Transfer Fees       |
| 7  | <b>New Password issuance</b>  | 10.000 LAK/time                                   |
| 8  | <b>Bill Payment</b>   | Base on contract between BCEL and company         |
| 9  | <b>Change or Amendment</b>  |   |
|    | 9.1 Bill Payment  | 10.000 LAK/transaction                            |
|    | 9.2 Phone number or E-mail to received OTP and Notification   | 5.000 LAK/time                                    |
|    | 9.3 Payroll payment   | None  |
|    | 9.4 Fund transfer to non-account receiver, transfer to Other bank's deposit account in BCEL and transfer to other banks | 10.000 LAK/transaction/time                       |
| 10 | <b>Check Account Statement</b>  | None  |
| 11 | <b>Payroll</b>  | 500 /beneficiary account (5 times/Month)          |
| 12 | <b>Fund transfer to other bank's deposit account in BCEL and transfer to other banks</b>                                |   |
|    | 12.1 Less than or equal to 200.000.000 LAK  | 10.000 LAK/transaction                            |
|    | 12.2 from 200.000.001-500.000.000 LAK   | 15.000 LAK/transaction                            |
|    | 12.3 from 500.000.001-1.000.000.000 LAK   | 20.000 LAK/transaction                            |
|    | 12.4 from 1.000.000.001-5.000.000.000 LAK   | 25.000 LAK/transaction                            |
|    | 12.5 more than or equal to 5.000.000.001 LAK  | 30.000 LAK/transaction                            |
| 13 | <b>Exchange Fee (Only LAK to USD and THB)</b>   | To be announced via BCEL i-Bank                   |
| 14 | <b>Opening new user</b>   |   |
|    | 14.1 Less than or equal to 6 users  | Free  |
|    | 14.2 More than 6 users (After 7 <sup>th</sup> user onward which include the closed user ID)                             | 5.000 LAK/user                                    |
| 15 | Issue a report of customer's usage information in BCEL i-Bank   | 50.000 LAK/time/customer                          |
| 16 | Provide a transaction reporting in BCEL i-Bank for customer   |   |
|    | 16.1) 1 month to 1 year   | 20.000 LAK, 3 USD, 90 THB, 20 CNY /Letter/Account |

|       |   |  |
|-------|---|--|
|       |   | (Less than or equal to 500 transactions, for additional transactions 5.000 LAK,1 USD, 25 THB, 10 CNY/Letter)   |
| 16.2) | Over 1 year to 2 years  | 50.000 LAK, 7 USD, 220 THB, 50 CNY /Letter/Account<br>(Less than or equal to 500 transactions, for additional transactions 5.000 LAK,1 USD, 25 THB, 10 CNY/Letter)             |
| 16.3) | Over 2 years to 3 years   | 100.000 LAK, 13 USD, 440 THB, 90 CNY/Letter/Account<br>(Less than or equal to 750 transactions, for additional transactions 10.000 LAK, 2 USD, 50 THB, 10 CNY/Letter)          |
| 16.4) | Over 3 years to 4 years   | 200.000 LAK, 25 USD, 880 THB, 180 CNY/Letter/Account<br>(Less than or equal to 750 transactions, for additional transactions 10.000 LAK, 2 USD, 50 THB, 10 CNY/Letter)         |
| 16.5) | Over 4 years to 5 years   | 300.000 LAK, 37 USD, 1.310 THB, 260 CNY/Letter/ Account<br>(Less than or equal to 1.250 transactions, for additional transactions 20.000 LAK, 3 USD, 90 THB, 20 CNY/Letter)    |
| 16.6) | Over 5 years to 10 years  | 500.000 LAK, 65 USD, 2.200 THB, 430 CNY/Letter/ Account<br>(Less than or equal to 1.250 transactions, for additional transactions 20.000 LAK, 3 USD, 90 THB, 20 CNY/Letter)    |
| 16.7) | Over 10 years (if available)  | 1.000.000 LAK, 125 USD, 4.400 THB, 860 CNY/Letter/Account<br>(Less than or equal to 2.500 transactions, for additional transactions 50.000 LAK, 7 USD, 220 THB, 50 CNY/Letter) |
| 17    | Amendment the transfer limit or customer's special request                                | 100.000 LAK/time   |
| 18    | Linkage the BCEL i-Bank with customer's financial system                                  |  |
|       | 18.1 Linkage the BCEL i-Bank with customer's financial system to generate the transaction | Base on the contract, at least 5 million LAK/contract  |
|       | 18.2 Annual fee   | 2.500.000 LAK/Year   |
| 19    | BCEL Community Money Express (BCOME)  | Base on BCEL Community Money Express (BCOME) Service Fees  |

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