

Deposit Service Fees

No.	Details of service fees	Fees
I	Deposit Accounts	
1	New Account opening for all kinds and currencies	10.000 LAK, 2 USD, 50 THB, 10 CNY/Account/time
2	Current accounts maintenance monthly fee	3.500 LAK, 0,50 USD, 16 THB, 5 CNY/Account/month
3	Closing of a saving account and current account within 3 months of its opening	30.000 LAK, 4 USD, 140 THB, 30 CNY/Account/time
4	Issuing a new passbook in case of loss, damage or dirt.	20.000 LAK, 3 USD, 90 THB, 20 CNY/Account/time
5	Continue a new passbook (All branches)	None
6	Closing of a Fixed Deposit Account	
	6.1 Closing of Fixed Deposit Account on maturity date	None
	6.2 Closing of Fixed Accounts before maturity date (the account was opened more than one month) and BCEL has already paid the interest in monthly, quarterly (3 months), semi-annually (6 months) and annually	1% of the interest paid with a minimum amount of 100.000 LAK, 13 USD, or 440 THB, 90 CNY
	6.3 Closing of Fixed Accounts before maturity date (the account was opened more than one month) and interest has been paid in advance.	2% of the interest paid with a minimum amount of 100.000 LAK, 13 USD, or 440 THB, 90 CNY
7	Closing of Kids Saving Account before maturity date (before 18 years old) but over 5 years	100.000 LAK, 13 USD, 440 THB, 90 CNY/Account/time
8	Closing of a Retirement Saving Account before maturity date (before retirement) but more than 5 years	100.000 LAK, 13 USD, 440 THB, 90 CNY/Account/time
9	Cheque book	50.000 LAK, 7 USD, 220 THB, 50 CNY/Book - Issuance within one day: Additional charge 20.000 LAK, 3 USD, 90 THB, 20 CNY/Book
10	stamp duty for cheque leaf (Replacement of the old one)	15.000 LAK, 2 USD, 70 THB, 20 CNY/Cheque leaf
11	Report for dismissal of a cheque and cancellation	20.000 LAK, 3 USD, 90 THB, 20 CNY/Cheque, Max 100.000 LAK, 13 USD, 440 THB, 90 CNY
12	Issuance of bounced cheque certificate	20.000 LAK, 3 USD, 90 THB, 20 CNY/cheque leaf/time
13	Monthly account statement (Application should be made within the successive month)	None (1 Time/Account)
14	Statement sending via SWIFT MT 940, 950	280.000 LAK, 35 USD, 1.230 THB,

		250 CNY/ account/month
15	Request for statement backward (From the application date backward)	
	15.1) 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)
	15.2) Over 1 year to 2 years	50.000 LAK, 7 USD, 220 THB, 50 CNY /Letter/Account (Less than or equal to 500 transactions, for additional transactions 5.000 LAK, 1 USD, 25 THB, 10 CNY/Letter)
	15.3) Over 2 years to 3 years	100.000 LAK, 13 USD, 440 THB, 90 CNY/Letter/Account (Less than or equal to 750 transactions, for additional transactions 10.000 LAK, 2 USD, 50 THB, 10 CNY/Letter)
	15.4) Over 3 years to 4 years	200.000 LAK, 25 USD, 880 THB, 180 CNY/Letter/Account (Less than or equal to 750 transactions, for additional transactions 10.000 LAK, 2 USD, 50 THB, 10 CNY/Letter)
	15.5) Over 4 years to 5 years	300.000 LAK, 37 USD, 1.310 THB, 260 CNY/Letter/ Account (Less than or equal to 1.250 transactions, for additional transactions 20.000 LAK, 3 USD, 90 THB, 20 CNY/Letter)
	15.6) Over 5 years to 10 years	500.000 LAK, 65 USD, 2.200 THB, 430 CNY/Letter/ Account (Less than or equal to 1.250 transactions, for additional transactions 20.000 LAK, 3 USD, 90 THB, 20 CNY/Letter)
	15.7) Over 10 years (if available)	1.000.000 LAK, 125 USD, 4.400 THB, 860 CNY/Letter/ Account (Less than or equal to 2.500 transactions, for additional transactions 50.000 LAK, 7 USD, 220 THB, 50 CNY/Letter)
16	Request for searching and copying of documents in arrears	
	16.1 Less than 1 year	20.000 LAK/transaction, Max 100.000 LAK
	16.2 over 1 year- 3 years	Less than 10 transactions

		charge 500.000 LAK /Time From the 11 th transaction, additional charge of 30.000 LAK /transaction, Max 3.000.000 LAK
	16.3 over 3 years- 5 years	Less than 10 transactions charge 1.000.000LAK/Time From the 11 th transaction, additional charge of 40.000 LAK/transaction, Max 5.000.000 LAK
	16.4 over 5 years- 10 years (If available)	Less than 10 transactions charge 2.000.000 LAK/Time From the 11 th transaction, additional charge of 50.000 LAK/transaction, Max 10.000.000 LAK
	Incase Document in Branches	In addition to the Fees mentioned in topic (16), The fee of 200.000 LAK will be charged/time
17	Request for backward exchange rates	
	17.1 Over 1 months to 5 years	5.000 LAK/month/currency
	17.2 Over 5 years	10.000 LAK/month/currency
18	The Certificate of account statement which proposed by the account holder or authorized person(s) according to the payment order condition	20.000 LAK, 3 USD, 90 THB, 20 CNY/amount/account
19	Issue a certificate of account information to legal authorities	20.000 LAK, 3 USD, 90 THB, 20 CNY/amount/account
	19.1 Provide the account statement and copying of documents in arrears	additional charge according to announcement on service fee of BCEL
20	Bank confirmation letter for the domestic auditor	50.000 LAK, 7 USD, 220 THB, 50 CNY/account
	20.1 Incase of requests for additional information related to loan and others in the same Request Letter	50.000 LAK, 7 USD, 220 THB, 50 CNY/account
21	Bank confirmation letter for the overseas auditor	100.000 LAK, 13 USD, 440 THB, 90 CNY/account
	21.1 Incase of requests for additional information related to loan and others in the same Request Letter	100.000 LAK, 13 USD, 440 THB, 90 CNY/account
	21.2 Service rate of shipment	Base on actual service rate of shipment
22	Freeze account according to the request of other parties such as: loan guarantee to the other banks, guarantee to issue business license and others that are authorized by the account holder.	500.000 LAK, 65 USD, 2.200 THB, 430 CNY/account

23	Issue AVIS in arrears over a month, in case the transaction made at counter (except for the Credit Notes from overseas, and the automated transactions via BCEL One, BCEL i-Bank and Auto transaction made by Core Banking system). Days shall be counted backward from the day when the customers ask for the service to one month.	10.000 LAK, 2 USD, 50 THB, 10 CNY/time/transaction
II	Other related service fees	
1	Sending Fax (In Laos)	None
2	Collection of payment for old, dirty or torn banknote (only USD)	10% of Total amount

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