

International Card Service Fees

No	Details of service fees	Fees
1	Use international cards via BCEL ATM	
	1.1 Visa, MasterCard, JCB, Diners Club, Maestro...	30.000 LAK/time
	1.2 CUP/Unionpay Cards of foreign banks	25.000 LAK/time
2	EDC fee service (collect from the merchant)	
	2.1 Sale/Purchase transaction (Visa, MasterCard, JCB and CUP)	2,8% of the transaction amount
	2.2 Key-in transaction (Visa, MasterCard, JCB and CUP)	2,8% of the transaction amount
	2.3 Sale/Purchase transaction, Key-in Transaction (Amex)	4% of the transaction amount
	2.4 Fees for cash withdrawal via EDC (Cash Advance transaction)	
	2.4.1 Tourist /general individual: Max withdrawal 1.000 USD /person/day	3% of the withdrawal amount
	2.4.2 Expert/tourist with guarantor: Max withdrawal 2.000 USD /person/day	3% of the withdrawal amount
3	Fees for supplying of paper roll for EDC's receipts	
	3.1 For general merchants	None
	3.2 For Microfinance institutions	Free 2 rolls/month/merchant, 10.000 LAK/roll (for S80) or 9.000 LAK/roll (for S90) for an additional roll
4	Fees for supplying a copy of merchant's history transaction records	
	4.1 Supplying a copy of merchant's history transaction records (not over 3 months)	None
	4.2 Supplying a copy of merchant's history transaction records (over 3 months but not exceeding 1 year)	25.000 LAK, 4 USD, 110 THB, 30 CNY/time/merchant
	4.3 Supplying a copy of merchant's history transaction records (over 1 year but not exceeding 3 years)	80.000 LAK, 10 USD, 350THB, 70 CNY/time/merchant
	4.4 Supplying a copy of merchant's history transaction records (over 3 years but not exceeding 10 years)	120.000 LAK, 15 USD, 530THB, 110 CNY/time/merchant
5	Merchant's EDC terminal member (For merchant that listed in the high risk merchant category code (MCC) and a merchant that cannot provide the required documents)	
	5.1 For a merchant that cannot provide the required documents more than 3 months	
	5.1.1 Monthly maintenance fees	20 USD, 180.000LAK/EDC/Month
	5.2 For a merchant that cannot provide the required documents more than 6 months	
	5.2.1 Monthly maintenance fees	20 USD, 180.000LAK/EDC/Month
	5.2.2 Refundable deposit (Block)	500 USD, 4.500.000 LAK/EDC
	5.3 Merchant that can provide the required documents, but owner is foreigner/ Merchant owned by Laotian but managed or rent-in by foreigners	
5.3.1 Refundable deposit (Block)	500 USD, 4.500.000 LAK/EDC	
6	Change information of EDC/ ONEPAY	
	6.1 Change account number for payment via EDC/ONEPAY	10.000 LAK/time
7	Change information of QR Code (One Pay, UPI, Wechat Pay, Alipay, GLN)	



7.1 Change account number	10.000 LAK/time
7.2 Change shop name	10.000 LAK/time
7.3 Reset password One pay Shop	10.000 LAK/time

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