

BCEL's International Debit and Credit Card Service Fees

I. VISA Debit and Credit Card

No	Details of service fees	Fees
1	Registration fees (paid on submission of application)	
	1.1 VISA GOLD	
	➤ Primary Card	30 USD/card
	➤ Supplementary Card	20 USD/card
	1.2 VISA CLASSIC	
	➤ Primary Card	20 USD/card
	➤ Supplementary Card	15 USD/card
	1.3 VISA DEBIT	
	➤ Primary Card	15 USD/card
➤ Supplementary Card	12 USD/card	
2	Annual fees (if the outstanding service fees exceeded 6 months, the card will be terminated or suspended)	
	2.1 VISA GOLD	
	➤ Primary Card	40 USD/year
	➤ Supplementary Card	20 USD/year
	2.2 VISA CLASSIC	
	➤ Primary Card	30 USD/year
	➤ Supplementary Card	10 USD/year
	2.3 VISA DEBIT	
	➤ Primary Card	25 USD/year
➤ Supplementary Card	15 USD/year	
3	Loan approval for Credit card (no collateral)	Base on an announcement on Lending Service Fees
4	Interest rates for BCEL's Visa Credit Card (Cash withdrawal, Payments of goods and services)	
	4.1.Payment due to date	None
	4.2.Outstanding balance in full or part (Interest is charged on the date of Cash withdrawal or Payments of goods and services)	16%/year, Min 1 USD
5	Minimum due	10% of Amount used
6	Fee for late principal repayment (Percentage of the minimum due)	2%, Min 5 USD
7	Fees for cash withdrawal	
	7.1.Within BCEL's ATM network	None

	7.2.EDC and outside BCEL's ATM network (Other banks' network)	3%, Min 3 USD
	7.3.Currency management fees for cash withdrawals via EDC and outside BCEL's ATM network	5% of Amount used
8	Change of Credit limit	5 USD/Time
9	Chargeback fees	
	9.1.General sectors	5 USD/transaction
	9.2.Airlines, Hotels, vehicle rentals and cruise lines sectors	30 USD/transaction
10	Re-issuance, renewal and issuance of new PIN number	
	10.1.Re-issuance of card (in case of loss, damage or upon the cardholders' requests)	10 USD + outstanding fees (if any)/card
	10.2.Card renewal (extension)	
	10.2.1 Within 45 days	None
	10.2.2 Within 1 year	Free for registration, Annual fees for each card type
	10.2.3 More than 1 year	Registration fees and Annual fees for each card type
	10.3.Issuance of new PIN number	5 USD/time/card
11	Fees for notification of card loss	
	11.1 Card loss report and update card into the bulletin list	None
	11.2 Card loss report (when the cardholder is overseas) via VISA Card International	20 USD/time/card
12	Fee for discrepancy in exchange rate	1% of amount used
13	Fee for supplying of transaction receipts and previous statement	
	13.1 Supply of transaction receipts within the network and merchants subscribed to BCEL	
	13.1.1 Not exceed 7 days	None
	13.1.2 From 8-90 days	3 USD/Transaction
	13.1.3 From 91-180 days	7 USD/Transaction
	13.2 Supply of transaction receipts outside the network and merchants not subscribed to BCEL	
	13.2.1 Not exceed 60 days	7 USD/Transaction
	13.2.2 From 61-120 days	10 USD/Transaction
	13.2.3 From 121-180 days	13 USD/Transaction
	13.3.Issuance of Statement as requested by the card owner (backward within 1-3 months)	3 USD/time/card

	13.4. Issuance of Statement as requested by the card owner (backward exceeding 3 months but less than 1 year)	5 USD/time/card
	13.5. Issuance of Statement as requested by the card owner (backward exceeding 1 year but less than 3 year)	13 USD/time/card
	13.6. Issuance of Statement as requested by the card owner (backward exceeding 3 years but less than 10 year)	65 USD/time/card
	13.7. Issuance of Statement as requested by the card owner (backward exceeding 10 years if BCEL is able to provide)	125 USD/time/card
14	<p>Fee for express issuance of a card (application forms are received by Card Centre before 15:00 and the card can be collected by 16:00 in the same day, but in case of time is over 15:00 will be received a card the next day).</p> <p>Note:</p> <ul style="list-style-type: none"> - Customers can issue a card at any branches or service units but can only receive express issuance of a card at Head Quarter. - Express card issuance fee is for requesting an express card issuance before the appointment date to as determined by BCEL. 	20 USD/card
15	Changing debt repayment method, debt repayment account or Changing Card information	2 USD/time/card
16	Changing the collateral account for VISA credit (Include Changing the collateral account 45 days, in case Closing of VISA credit card)	5 USD/time/card
17	Re-activate Credit Card in case of being locked due to unpaid the debt for 3 consecutive months	
	17.1 First re-activation (in case wish to re-activate)	10 USD/time
	17.2 Second re-activation	15 USD/time
18	Closing of VISA credit card without returning the card	
	18.1 Permanently close the Credit card and account	None (Except in case the customer forgets card at the foreign ATM, the foreign bank

		sends the card to BCEL and collects the service fee, BCEL will collect with the customer 15 USD/card/time)
	18.2 Close the old card and propose to issue new card	Issuance a new card fee apply
19	Card replacement due to non-collected issued card/captured card more than 45 days	10 USD/Card
20	Certificate of Credit or Debit card	3 USD/amount/card/letter

II. Visa Credit and Debit Platinum Card

No	Details of service fees	Fees
1	1.1 Visa Credit Platinum Card (None Insurance)	
	1.1.1 Member registration fee (paid on submission of application)	
	• Primary Card	35 USD/card
	• Supplementary Card	25 USD/card
	1.1.2 Annual maintenance Fees	
	• Primary Card	40 USD/card
	• Supplementary Card	20 USD/card
	1.2 Visa Credit Platinum Card (With Insurance)	
	1.2.1 Member registration fee (paid on submission of application)	
	• Primary Card	35 USD/card
	• Supplementary Card	25 USD/card
	1.2.2 Annual maintenance Fees	
	• Primary Card	75 USD/card
	• Supplementary Card	65 USD/card
2	2.1 Visa Debit Platinum Card (None Insurance)	
	2.1.1 Member registration fee (paid on submission of application)	
	• Primary Card	15 USD/card
	• Supplementary Card	10 USD/card
	2.1.2 Annual maintenance Fees	
	• Primary Card	25 USD/card
	• Supplementary Card	15 USD/card
	2.2 Visa Debit Platinum Card (With Insurance)	
	2.2.1 Member registration fee (paid on submission of application)	
	• Primary Card	15 USD/card
	• Supplementary Card	10 USD/card
	2.2.2 Annual maintenance Fees	
	• Primary Card	35 USD/card
	• Supplementary Card	25 USD/card

Remarks: For other service fees that are not specified in the above table, please follow the service fees of I

III. JCB Credit Card

No	Details of service fees	Fees
1	Member registration fee (paid on submission of application)	
	1.1 JCB GOLD	
	• Primary Card	35 USD/card
	• Supplementary Card	25 USD/card
	1.2 JCB Classic	
	• Primary Card	30 USD/card
• Supplementary Card	20 USD/card	
2	Annual maintenance Fees	
	2.1 JCB GOLD	
	• Primary Card	40 USD/card
	• Supplementary Card	35 USD/card
	2.2 JCB Classic	
	• Primary Card	35 USD/card
• Supplementary Card	25 USD/card	
3	Interest rates for Credit card and other fees	Visa credit card fees applied

Remarks: For other service fees that are not specified in the above table, please follow the service fees of I

IV. Co-Brand Credit Card

No	Details of service fees	Fees	
1	Member registration fees (paid on submission of application)		
	1.1. Platinum Card		
	• Primary Card	35 USD/card	
	• Supplementary Card	25 USD/card	
	1.2. Gold Card		
	• Primary Card	25 USD/card	
	• Supplementary Card	20 USD/card	
	1.3. Silver Card		
	• Primary Card	20 USD/card	
	• Supplementary Card	10 USD/card	
	2	Annual Maintenance Fees	
		2.1. Platinum Card	
• Primary Card		40 USD/card	
• Supplementary Card		20 USD/card	
2.2. Gold Card			
• Primary Card		35 USD/card	
• Supplementary Card		20 USD/card	
2.3. Silver Card			
• Primary Card		30 USD/card	
• Supplementary Card		20 USD/card	
3		Interest rates for Credit card and other fees	Visa credit card fees applied

Remarks: For other service fees that are not specified in the above table, please follow the service fees of I

V. BCEL World Mastercard

No	Details of service fees	Fees
1	Member registration fees (paid on submission of application)	
	• Primary Card	35 USD/card
	• Supplementary Card	25 USD/card
2	Annual Maintenance Fees	
	• Primary Card	75 USD/card
	• Supplementary Card	65 USD/card
3	Interest rates for Credit card and other fees	Visa credit card fees applied

Remarks: For other service fees that are not specified in the above table, please follow the service fees of I

VI. BCEL Prepaid Mastercard

No	Details of service fees	Fees
1	Member registration fees (paid on submission of application, No supplementary Card)	
	1.1 BCEL Virtual Prepaid Mastercard	10 USD/card
	1.2 BCEL Standard Prepaid Mastercard	15 USD/card
	1.3 BCEL My Way Prepaid Mastercard	20 USD/card
2	Annual Maintenance Fees	
	2.1 BCEL Virtual Prepaid Mastercard	None
	2.2 BCEL Standard Prepaid Mastercard	None
	2.3 BCEL My Way Prepaid Mastercard	None
3	Re-issuance of card/Change card number (in case of loss or suspicious transaction); Card renewal (extension)	
	3.1 BCEL Virtual Prepaid Mastercard	10 USD
	3.2 BCEL Standard Prepaid Mastercard	15 USD
	3.3 BCEL My Way Prepaid Mastercard	20 USD
4	Top-up fees (for any type of Prepaid card)	
	4.1 Top-up less than or equal to 500 USD	0.5 USD
	4.2 Top-up 500.01 – 1,000.00 USD	1 USD
	4.3 Top-up 1,000.01 – 3,000.00 USD	1.5 USD
	4.4 Top-up 3,000.01 – 5,000.00 USD	2 USD
	4.5 Top-up 5,000.01 – 10,000.00 USD	4 USD
5	Payments for goods and services within BCEL's network and others	None (Receivers' Bank may charge)
6	Fee for Unload (LAK only)	None
7	Money transfer to another card	None
8	No transaction more than 1 year	None
9	Other fees	Visa debit card fees applied

Remarks: For other service fees that are not specified in the above table, please follow the service fees of I

VII. Visa Corporate Card

No.	Details of service fees	Fees
1	Member registration fees (paid on submission of application)	35 USD/Card
2	Annual Maintenance Fees	55 USD/Card
3	Re-issuance of card (in case of loss, damage or upon the cardholders' requests)	10 USD/Card
4	Change of Credit limit	5 USD/Time
5	Changing the collateral account	5 USD/Time/Card

Remarks: For other service fees that are not specified in the above table, please follow the service fees of I

VIII. Fee for selection of a vanity international card number

No.	Details of service fees	Fees
1	Fee for selection of a vanity international card number (For last 4 digits):	
	1.1 xxxx xxxx xxxx 9999 (Ex: 7777, 8888, 9999)	100 USD/Card
	1.2 xxxx xxxx xxxx x999 (Ex: 3999, 2999)	80 USD/Card
	1.3 xxxx xxxx xxxx 999x (Ex: 9992, 9998)	80 USD/Card
	1.4 Sequential number (Ex 1234, 2345, 6789, others)	80 USD/Card
	1.5 xxxx xxxx xxxx xx99 (Ex: 1199, 2299)	50 USD/Card
	1.6 Chosen by customer (Ex: date of birth, phone number, others)	20 USD/Card
	1.7 xxxx xxxx xxxx xxx9 (Ex: 2549, 1239)	10 USD/Card
2	Special offer for loan's customer (Customer who wants to issue credit card)	
	2.1 Member registration fees (paid on submission of application)	None
	2.2 Annual fee and other fees	Charge as normal

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