

## Deposit Service Fees

No.	Details of service fees	Fees
<b>I</b>	<b>Deposit Accounts</b>	
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	<b>Closing of a Fixed Deposit Account</b>	
	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	100,000 LAK, 7 USD, 220 THB, 50 CNY/Book - Issuance within one day: Additional charge 50,000 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	Statement sending via SWIFT MT 940, 950	280,000 LAK, 35 USD, 1,230 THB, 250 CNY/ account/month
14	<b>Request for statement backward (From the application date backward)</b>	
	14.1). Monthly account statement (Application should be made within the successive month)	None (1 Time/Account)
	14.2) 1 month to 1 year	50,000 LAK, 4 USD, 120 THB, 20 CNY /Letter/Account (Less than or equal to 500 transactions) For additional transactions: <ul style="list-style-type: none"> <li>▪ 501 - 1,000 transactions 20,000 LAK, 1 USD, 50 THB, 10 CNY/Letter)</li> <li>▪ 1,001 - 5,000 transactions 50,000 LAK, 3 USD, 100 THB, 20 CNY/Letter)</li> <li>▪ Over 5,000 transactions 150,000 LAK, 7 USD, 220 THB, 50 CNY/Letter)</li> </ul>
	14.3) Over 1 year to 2 years	100,000 LAK, 7 USD, 220 THB, 50 CNY /Letter/Account (Less than or equal to 500 transactions) For additional transactions: <ul style="list-style-type: none"> <li>▪ 501 - 1,000 transactions 20,000 LAK, 1 USD, 50 THB, 10 CNY/Letter)</li> <li>▪ 1,001 - 5,000 transactions 50,000 LAK, 3 USD, 100 THB, 20 CNY/Letter)</li> <li>▪ Over 5,000 transactions 150,000 LAK, 7 USD, 220 THB, 50 CNY/Letter)</li> </ul>
	14.4) Over 2 years to 3 years	200,000 LAK, 13 USD, 440 THB, 90 CNY/Letter/Account (Less than or equal to 500 transactions) For additional transactions: <ul style="list-style-type: none"> <li>▪ 501 - 1,000 transactions 20,000 LAK, 1 USD, 50 THB, 10 CNY/Letter)</li> <li>▪ 1,001 - 5,000 transactions 50,000 LAK, 3 USD, 100 THB, 20 CNY/Letter)</li> <li>▪ Over 5,000 transactions 150,000 LAK, 7 USD, 220 THB, 50 CNY/Letter)</li> </ul>
	14.5) Over 3 years to 4 years	400,000 LAK, 25 USD, 880 THB, 180 CNY/Letter/Account (Less than or equal to 500 transactions) For additional transactions: <ul style="list-style-type: none"> <li>▪ 501 - 1,000 transactions 20,000 LAK, 1 USD, 50 THB, 10 CNY/Letter)</li> <li>▪ 1,001 - 5,000 transactions 50,000 LAK, 3 USD, 100 THB, 20 CNY/Letter)</li> <li>▪ Over 5,000 transactions 150,000 LAK, 7 USD, 220 THB, 50 CNY/Letter)</li> </ul>
	14.6) Over 4 years to 5 years	500,000 LAK, 37 USD, 1,310 THB, 260 CNY/Letter/Account (Less than or equal to 500 transactions) For additional transactions:

		<ul style="list-style-type: none"> <li>501 - 1,000 transactions 20,000 LAK, 1 USD, 50 THB, 10 CNY/Letter)</li> <li>1,001 - 5,000 transactions 50,000 LAK, 3 USD, 100 THB, 20 CNY/Letter)</li> <li>Over 5,000 transactions 150,000 LAK, 7 USD, 220 THB, 50 CNY/Letter)</li> </ul>
	14.7) Over 5 years to 10 years	1,000,000 LAK, 65 USD, 2,200 THB, 430 CNY/Letter/ Account  (Less than or equal to 500 transactions) For additional transactions: <ul style="list-style-type: none"> <li>501 - 1,000 transactions 20,000 LAK, 1 USD, 50 THB, 10 CNY/Letter)</li> <li>1,001 - 5,000 transactions 50,000 LAK, 3 USD, 100 THB, 20 CNY/Letter)</li> <li>Over 5,000 transactions 150,000 LAK, 7 USD, 220 THB, 50 CNY/Letter)</li> </ul>
	14.8) Over 10 years (if available)	1,500,000 LAK, 125 USD, 4,400 THB, 860 CNY/Letter/ Account  (Less than or equal to 500 transactions) For additional transactions: <ul style="list-style-type: none"> <li>501 - 1,000 transactions 20,000 LAK, 1 USD, 50 THB, 10 CNY/Letter)</li> <li>1,001 - 5,000 transactions 50,000 LAK, 3 USD, 100 THB, 20 CNY/Letter)</li> <li>Over 5,000 transactions 150,000 LAK, 7 USD, 220 THB, 50 CNY/Letter)</li> </ul>
15	<b>Request for searching and copying of documents in arrears</b>	
	15.1 Less than 1 year	20,000 LAK/transaction, Max 100,000 LAK
	15.2 over 1 year- 3 years	Less than 10 transactions charge 500,000 LAK /Time From the 11 <sup>th</sup> transaction, additional charge of 30,000 LAK /transaction, Max 3,000,000 LAK
	15.3 over 3 years- 5 years	Less than 10 transactions charge 1,000,000LAK/Time From the 11 <sup>th</sup> transaction, additional charge of 40,000 LAK/transaction, Max 5,000,000 LAK
	15.4 over 5 years- 10 years (If available)	Less than 10 transactions charge 2,000,000 LAK/Time From the 11 <sup>th</sup> 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 (15), The fee of 200,000 LAK will be charged/time
16	<b>Request for backward exchange rates</b>	
	16.1 Over 1 months to 5 years	5,000 LAK/month/currency
	16.2 Over 5 years	10,000 LAK/month/currency
17	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
18	Bank confirmation letter for the domestic auditor	50,000 LAK, 7 USD, 220 THB, 50 CNY/account
	18.1 In case 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
19	Bank confirmation letter for the overseas auditor	100,000 LAK, 13 USD, 440 THB, 90 CNY/account
	19.1 In case 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
	19.2 Service rate of shipment	Base on actual service rate of shipment
20	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
21	Issue AVIS in arrears over a month, in case the transaction made at counter and the automated transactions via BCEL One, BCEL i-Bank and Auto transaction made by Core Banking system (except for the Credit Notes of Inward international transfer).  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
22	<b>Issue Receipt (Ministry of finance, National Treasury)</b>	
	22.1. Issue <b>Receipt</b> in arrears over a month, in case the transaction made at counter and the automated transactions via BCEL One, BCEL i-Bank and Auto transaction made by Core Banking system	5,000 LAK, 1 USD, 30 THB, 5 CNY/time/transaction



	Days shall be counted backward from the day when the customers ask for the service to one month.	
II	<b>Other related service fees</b>	
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.