

## Lending Service Fees

No	Details of Lending fees and charges	Fees
<b>I</b>	<b><u>Fees for loan approval</u></b>	
1	<b>Overdraft (OD)</b>	1% of approved amount
2	<b>Advances</b>	0.5% of approved amount
3	<b>Term Loan (For General and SMEs Loan)</b>	
	3.1 Fee for loan approval: 6 months and below	0.5% of approved amount
	3.2 Fee for loan approval: over 6 to 12 months	0.8% of approved amount
	3.3 Fee for loan approval: over 12 months	1% of approved amount
4	<b>Increase credit amount</b>	
	4.1 Old contract	According to each credit product, Max 1% of increase credit amount
	4.2 Extend the term of contract	According to each credit product, Max 1% of total amount
5	<b>Revolving Loan (For General and SMEs Loan) and loan funded by EXIM BANK</b>	
	5.1 Fee for new loan approval	1% of approved amount
	5.2 Fee for loan approval revised annually (Excepted some specific product such as: SME BCEL, SME CDB, SME BOL...)	0.5% of approved amount
	5.3 Fee for credit approval (annual revision) for SMEs Loan	0.25% of approved amount
	5.4 Periodic revision fees: For customers notified by BCEL to have installment payment, make installment memorandum or amend the contract to change the type of loan from revolving loan to regular loan or do not allow to use revolving loan.	None
6	<b>Loan funded by CDB (SME funded by CDB)</b>	
	6.1 Fee for new credit approval (6 month and below)	0.1% of approved amount
	6.2 Fee for new credit approval (over 6 to 12 months)	0.2% of approved amount
	6.3 Fee for new credit approval (over 12 to 24 months)	0.3% of approved amount
	6.4 Fee for new credit approval (over 24 months)	0.5% of approved amount
	6.5 Fee for credit approval (annual revision)	None
7	<b>Loan for supporting production and mitigating the effect of COVID-19 funded by BOL (SME funded by BOL)</b>	
	7.1 Fee for new loan approval	None
	7.2 Fee for loan approval revised annually (Revolving Loan)	None
8	<b>Credits for guarantee purposes (L/C, BG...)</b>	
	8.1 Fee for credit approval: 6 month and below	0.5% of approved amount
	8.2 Fee for credit approval: over 6 to 12 months	0.8% of approved amount

	8.3 Fee for credit approval: over 12 months	1% of approved amount
	8.4 Annual revision or extend the term of contract	According to each credit product
9	<b>Consumer Loan</b>	
	9.1 Fee for credit approval	None
10	<b>Home Loan</b>	0.4% of approved amount
11	<b>Packing Credit for exports</b>	
	11.1 Fee for credit approval: 6 months and below	0.5% of approved amount
	11.2 Fee for credit approval: over 6 to 12 months	0.8% of approved amount
	11.3 Fee for credit approval: over 12 months	1% of approved amount
12	<b>Loans guaranteed by precious metals, and certificate of assets with high liquidity</b> ...	
	12.1 Fee for credit approval: 6 months and below	0.3% of approved amount
	12.2 Fee for credit approval: over 6 to 12 months	0.5% of approved amount
	12.3 Fee for credit approval: over 12 months	0.8% of approved amount
13	<b>Loans guaranteed by deposits</b>	0.3% of approved amount
14	<b>Loans guaranteed by the government of the Lao PDR or any reliable international organisations</b>	0.8 % of approved amount
15	<b>Loans for other financial institutions</b>	
	15.1 Fee for credit approval: 6 months and below	0.5% of approved amount
	15.2 Fee for credit approval: over 6 to 12 months	0.8% of approved amount
	15.3 Fee for credit approval: over 12 months	1% of approved amount
16	<b>Syndicated loans for other financial institutions (management support)</b>	
	16.1 Management Fees	0.2% of approved amount
17	<b>Credit card (no collateral) and Credit card (have collateral) (Real estate)</b>	
	17.1 Fee for new loan approval	
	17.1.1 No collateral	0.5% of approved amount
	17.1.2. Have collateral	None
	17.2 Annual revision (Credit card (no collateral))	None
II	<b><u>Other services regarding loans:</u></b>	
1	<b>Fee for amendment of contract</b>	
	1.1 Change collateral, Withdrawal of collateral	0.2% of approved amount Min 200,000 LAK Max 5,000,000 LAK
	1.2 Restructure of debt (Adjust the outstanding and interest installment, reduce the interest rate, but not extend the term of contract)	1,000,000 LAK, 125USD, 4,400 THB/Time/line
	1.3 Restructure of debt (extend the term of contract)	0.1%/ month, Max 1% of net debt
	1.4 Amendment of contract (Decrease credit amount, Increase/ decrease/ amend the purpose of loan...but not extend the term of contract and others)	1,000,000 LAK, 125USD, 4,400 THB/Time/line

	1.5 Withdrawal of collateral in case debit settlement	None
2	<b>Fee for collateral assessment (for approved credit)</b>	
	<b>2.1 New approval</b>	
	2.1.1 Regular Loan/Revolving Loan, loan funded by EXIM BANK, BCEL SME loan, Home Loan	0.2% of approved amount Min 200,000 LAK, 25 USD, 880 THB Max 5,000,000 LAK, 615 USD, 21,900 THB
	2.1.2 SME funded by CDB, SME funded by BOL, Credit card (no collateral) and Credit card (have collateral)	None
	2.1.3 In case of hiring an outside company to evaluate the collateral in accordance with BCEL regulations/guidelines	None
	<b>2.2 Increase credit amount (during contract implementation):</b>	
	2.2.1 Increase credit amount without additional or new collateral ( Applicable for sufficient collateral only)	none, if there is no assessment of collateral required
	2.2.2 Increase credit limit with additional or new collateral	0.2% of approved increase limit, Min 200,000 LAK, 25 USD, 880 THB /time/line Max 5,000,000 LAK, 615 USD, 21,900 THB/time/line
	<b>2.3 Request for change of collateral (within contract effectiveness period):</b>	
	2.3.1 The customer proposes a replacement of the collateral with new one and adding new collateral	1,000,000 LAK, 125 USD, 4,400 THB /time/line
	2.3.2 The Bank request for change of the collateral	None
	<b>2.4 Restructure of debt/amendment of contract (Adjust the outstanding and interest installment, Extend the term of contract...)</b>	
	2.4.1 No reassessment of collateral is required	None
	2.4.2 Reassessment of collateral is required	500,000 LAK, 65 USD, 2,200THB /time/line
	<b>2.5 Fee for collateral assessment (Periodic and annual revision)</b>	
	2.5.1 Regular Loan	None
	2.5.2 Revolving Loan and loan funded by EXIM BANK, BCEL SME loan	0.2% of approved amount Min 200,000 LAK Max 500,000 LAK
	2.5.3 SME funded by CDB and SME funded by BOL	None

3	<b>Issuance of Bank Reference Letter</b>	
	3.1 Define the amount	0.1%/Approved amount Min 1,000,000 LAK Max 3,000,000 LAK/Letter
	3.2 Not define the amount	1,000,000 LAK/Letter
4	<b>Certification of credit status (certify historical credit background of loan customer &amp; non-loan customer)</b>	500,000 LAK, 65 USD, 2,200 THB/time/ line
5	<b>Fee for issuing a certificate to accept the debt diversion of BCEL</b>	1,000,000 LAK/ time/ line
6	<b>Fee for issuance of bank guarantees (Bank Guarantee, SBLC)</b>	
	6.1 Cash guarantee ( direct debit from bank account)	500,000 LAK, 25 USD, 700 THB/Year/Letter
	6.2 Block Saving account/Current Account	1,000,000 LAK, 50 USD, 1,400 THB/Year/Letter
	6.3 Guaranteed by fixed deposit/term deposit	0.1%/Month or 1.2%/Letter/Year <ul style="list-style-type: none"> <li>Min: 1,000,000 LAK, 50 USD, 1,400 THB/Letter/month</li> <li>Max: sort by type of guarantee</li> <li>- Bid Guarantee: 10,000,000 LAK, 500 USD, 14,000THB /Year/Letter</li> <li>- Other type of bank guarantee: 50,000,000 LAK, 2,000 USD, 70,000 THB/Year/Letter</li> </ul>
	6.4 Guaranteed by bonds (If available)	0.5%/month, min 500,000 LAK, 65 USD, 2,200 THB/time
	6.5 Guaranteed by BCEL's credit limit	<ul style="list-style-type: none"> <li>Bid Guarantee and performance guarantee (Tax declarant): 1.80%/Year</li> <li>- Min: 2,000,000 LAK, 100 USD, 2,800 THB/Letter/Year</li> <li>- Max: 20,000,000 LAK, 1,000 USD, 28,000 THB/Letter/Year</li> <li>Other type of bank guarantee: 2.40%/Year</li> <li>- Min: 3,000,000 LAK, 150 USD, 4,200 THB/Letter/Year</li> <li>- Max: Not specified</li> </ul>
	6.6 Guarantee by other bank or financial institution (Counter Guarantee)	
	6.6.1 BCEL's Correspondent Bank	<ul style="list-style-type: none"> <li>Bid Guarantee: 1.20%/Year, min 200 USD</li> <li>Other type of bank guarantee: 1.80%/Year, min 300 USD</li> </ul>
	6.6.2 BCEL's Non-Correspondent Bank (Top 10 in country and rating BBB+)	<ul style="list-style-type: none"> <li>Bid Guarantee: 1.40%/Year, min 300 USD</li> <li>Other type of bank guarantee: 2.00%/Year, min 300 USD</li> </ul>

	6.6.3 BCEL's Non-Correspondent Bank	2.50%/Year, min 500 USD
	6.7 Fee for SBLC issuance to guarantee loan limit	1%-3%/Year, min 200 USD
	6.8 Fee for cancellation bank guarantee (guarantee which issue to other country)	300,000 LAK, 15 USD, 450 THB/Letter
	6.9 Fee for claim under bank guarantee	500,000 LAK, 25 USD, 700 THB/Letter
	6.10 Courier fee for sending documents under BG	Based on actual fee of logistic
	6.11 Fee for draft letter of guarantee or draft amendment of guarantee (In case of not issuing a guarantee letter)	500,000 LAK, 25 USD, 700 THB/Letter
	6.12 SWIFT fee	15 USD/time
7	<b>Fee for amendment of bank guarantees</b>	
	7.1 General amendment (Amendment the contents of bank guarantees, reduce amount, reduce due date, other)	300,000 LAK, 20 USD, 400 THB/Letter
	7.2 Amendment (extend) due date of bank guarantees or increase the amount	Same as issuance of bank guarantees (II, No.6)
8	<b>Notification of letter of guarantee or amendment of letter of guarantee/SBLC</b>	500,000 LAK, 25 USD, 700 THB/Letter
9	<b>Assistance with Security Documentation</b>	
	9.1 Preparation of legal documents	200,000 LAK, 25 USD, 880 THB + Associated Costs
	9.2 Assistance with notarization in notary office or land authority	500,000 LAK/item
10	<b>Service fees for contract cancellation</b>	
	10.1 Cancellation of the approved loan, but the contract has not been signed yet	0.1% of approved amount, Min 100,000 LAK, Max 1,000,000 LAK
	10.2 Cancellation of the approved loan which the contract has already been signed	0.1% of approved amount, Min 200,000 LAK, Max 2,000,000 LAK
11	<b>Moveable asset notary</b>	20,000 LAK/01 Collateral set (1set not over 5 items) +100,000 LAK
12	<b>Reissue Completed loan contract letter (Exceed 1 time)</b>	300,000 LAK/transaction/time
13	<b>Request for loan interest calculation or other documents for completed loan contract over a year</b>	Less than 01 year 200,000/transaction 1 year – 10 years (Inc case document available) 300,000 LAK/transaction

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