

## ATM BCEL UnionPay Chip Card Service Fees

No	Details of service fees	Fees
<b>I</b>	<b>ATM BCEL UnionPay Chip Card</b>	
<b>1</b>	<b>Issuance of a new ATM BCEL UnionPay Chip Card</b>	
	<b>1.1 Issuance of a new ATM BCEL UnionPay Chip Card for individual:</b>	
	2.1.1 Standard Card	
	1). Primary Card	40,000 LAK ,5 USD, 180 THB, 40 CNY/card
	2). Supplementary Card	20,000 LAK, 3 USD, 90 THB, 20 CNY/card
	2.1.2 Carbon Card	
	1). Primary Card	50,000 LAK, 7 USD, 220 THB, 50 CNY/card
	2). Supplementary Card	25,000 LAK, 4 USD, 110 THB, 30 CNY/card
	2.1.3 Gold Card	
	1). Primary Card	60,000 K, 8 USD, 270 THB, 60 CNY/card
	2). Supplementary Card	30,000 LAK, 4 USD, 140 THB, 30 CNY/card
	<b>1.2 Issuance of a new ATM BCEL Myway UnionPay Chip Card for individual:</b>	
	1.2.1 Standard Card	
	1). Primary Card	70,000 LAK, 9 USD, 310 THB, 60 CNY/card
	2). Supplementary Card	35,000 LAK, 5 USD, 160 THB, 30 CNY/card
	1.2.2 Carbon Card	
	1). Primary Card	80,000 K, 10 USD, 350 THB, 70 CNY/card
	2). Supplementary Card	40,000 LAK, 5 USD, 180 THB, 40 CNY/card
	1.2.3 Gold Card	
	1). Primary Card	90,000 K, 12 USD, 400 THB, 80 CNY/card
	2). Supplementary Card	45,000 LAK, 6 USD, 200 THB, 40 CNY/card
	<b>1.3 Issuance of new cards for government officers (Including officers in probation period)/teachers, polices soldiers/Banking Institute's teachers/ private school teachers /Village headman committee and village staffs in nationwide/comp any/ organisation and students.</b>	
	1.3.1 Government officers (Including officers in probation period) including teachers, polices soldiers	None (Any selected ATM card type)
	1.3.2 Private school's teachers	None (Any selected ATM card type)
	1.3.3 Banking Institute's teachers	None (Any selected ATM card type)
	1.3.4 Village headman committee and village staffs in nationwide	None (Any selected ATM card type)
	1.3.5 Company/organisation from 100 to 199 employees	A discount of 25% of the normal issuance fees for the selected cards
	1.3.6 Company/organisation from 200 employees and above	A discount of 50% of the normal issuance fees for the selected cards
	1.3.7 high school students	None (Any selected ATM card type)
	1.3.8 police, soldier students	None (Standard Card)
	<b>1.4 In case, customers closed card and require to re-issue the card (government officers (Including officers in probation period)/teachers, polices/ soldiers/ Banking Institute's teachers/private school teachers/Village headman committee and village staffs in nationwide/organisation and students)</b>	
	1.4.1 Government officers (Including officers in probation period) including teachers, polices soldiers	50% of the normal issuance fees (Any selected ATM card type)

	1.4.2 Private school’s teachers	50% of the normal issuance fees (Any selected ATM card type)
	1.4.3 Banking Institute’s teachers	50% of the normal issuance fees (Any selected ATM card type)
	1.4.4 Village headman committee and village staffs in nationwide	50% of the normal issuance fees (Any selected ATM card type)
	1.4.5 high school students	50% of the normal issuance fees (Any selected ATM card type)
	1.4.6 police, soldier students	50% of the normal issuance fees (Standard Card)
	<b>1.5 Extra charge of express issuance of any kind of cards for individuals (only at Headquarter and the card can be collected in the same day)</b>	50,000 LAK, 7 USD, 220 THB, 50 CNY/card
	<b>2</b>	<b>Change from old card (Magnetic stripe Card/Chip Card) to new Chip Card</b>
	<b>2.1 Re-issuance card (in case of loss, damage, or change to new card...)</b>	
	<b>2.1.1 ATM BCEL UnionPay Chip Card</b>	
	1). Standard Card	
	Primary Card	20,000 LAK, 3 USD, 90 THB, 20 CNY/card
	Supplementary Card	
	2). Carbon Card	
	Primary Card	25,000 LAK, 4 USD, 110 THB, 30 CNY/card
	Supplementary Card	
	3). Gold Card	
	Primary Card	30,000 LAK, 4 USD, 140 THB, 30 CNY/card
	Supplementary Card	
	<b>2.1.2 ATM BCEL Myway UnionPay Chip Card (Select the condition for each card type)</b>	
	1). Standard Card	
	Primary Card	35,000 LAK, 5 USD, 160 THB, 30 CNY/card
	Supplementary Card	
	2). Carbon Card	
	Primary Card	40,000 LAK, 5 USD, 180 THB, 40 CNY/card
	Supplementary Card	
	3). Gold Card	
	Primary Card	45,000 LAK, 6 USD, 200 THB, 40 CNY/card
	Supplementary Card	
	<b>2.2 Re-issue the card (in the case of the card is terminated/suspended /locked due to unpaid the monthly maintenance fees more than 6 months)</b>	All outstanding fees must be paid (If have) and new card issuance fees are as following:
	<b>2.2.1 ATM BCEL UnionPay unpaid the monthly maintenance fees less than or equal to 1 year</b>	
	1). Standard Card	
	Primary Card	20,000 LAK, 3 USD, 90 THB, 20 CNY/card
	Supplementary Card	

	2). Carbon Card	
	Primary Card	25,000 LAK, 4 USD, 110 THB, 30 CNY/card
	Supplementary Card	
	3). Gold Card	
	Primary Card	30,000 LAK, 4 USD, 140 THB, 30 CNY/card
	Supplementary Card	
	<b>2.2.2 ATM BCEL Myway UnionPay unpaid the monthly maintenance fees less than or equal to 1 year</b>	
	1). Standard Card	
	Primary Card	35,000 LAK, 5 USD, 160 THB, 30 CNY/card
	Supplementary Card	
	2). Carbon Card	
	Primary Card	40,000 LAK, 5 USD, 180 THB, 40 CNY/card
	Supplementary Card	
	3). Gold Card	
	Primary Card	45,000 LAK, 6 USD, 200 THB, 40 CNY/card
	Supplementary Card	
	<b>2.2.3 ATM BCEL UnionPay unpaid the monthly maintenance fees more than 1 year</b>	
	1). Standard Card	
	Primary Card	40,000 LAK, 5 USD, 180 THB, 40 CNY/card
	Supplementary Card	20,000 LAK, 3 USD, 90 THB, 20 CNY/card
	2). Carbon Card	
	Primary Card	50,000 LAK, 7 USD, 220 THB, 50 CNY/card
	Supplementary Card	25,000 LAK, 4 USD, 110 THB, 30 CNY/card
	3). Gold Card	
	Primary Card	60,000 LAK, 8 USD, 270 THB, 60 CNY/card
	Supplementary Card	30,000 LAK, 4 USD, 140 THB, 30 CNY/card
	<b>2.2.4 ATM BCEL Myway UnionPay unpaid the monthly maintenance fees more than 1 year</b>	
	1). Standard Card	
	Primary Card	70,000 LAK, 9 USD, 310 THB, 60 CNY/card
	Supplementary Card	35,000 LAK, 5 USD, 160 THB, 30 CNY/card
	2). Carbon Card	
	Primary Card	80,000 LAK, 10 USD, 350 THB, 70 CNY/card
	Supplementary Card	40,000 LAK, 5 USD, 180 THB, 40 CNY/card
	3). Gold Card	
	Primary Card	90,000 LAK, 12 USD, 400 THB, 80 CNY/card
	Supplementary Card	45,000 LAK, 6 USD, 200 THB, 40 CNY/card
3	<b>Card renewal (extension)</b>	
	<b>3.1 Within one year (from expire date)</b>	
	3.1.1 Issuance of a new card	
	1). Primary Card	None
	2). Supplementary Card	
	3.1.2 Monthly Maintenance fee	

	1). Primary Card	Same as Monthly Maintenance fee of old card
	2). Supplementary Card	
	3.2 Exceed one year (from expire date)	
	3.2.1 Issuance of a new card	
	1). Primary Card	Same as issuance of a new card of old card
	2). Supplementary Card	
	3.2.2 Monthly Maintenance fee	
	1). Primary Card	Same as Monthly Maintenance fee of old card
	2). Supplementary Card	
4	Issuance of new PIN (re-PIN)	10,000 LAK, 2 USD, 50 THB, 10 CNY/time
5	Monthly maintenance fees (If monthly maintenance fees have not been paid for more than 6 months, the card will be terminated or suspended)	
	5.1 ATM BCEL UnionPay Chip Card and ATM BCEL Myway UnionPay Chip Card	
	5.1.1 Standard Card	
	1). Primary Card	5,000 LAK
	2). Supplementary Card	4,000 LAK
	5.1.2 Carbon Card	
	1). Primary Card	6,000 LAK
	2). Supplementary Card	5,000 LAK
	5.1.3 Gold Card	
	1). Primary Card	8,000 LAK
	2). Supplementary Card	7,000 LAK
	5.2 For Government officers (Including officers in probation period), teachers, polices soldiers.	2,000 LAK/month for standard card (Primary card)
	5.3 For Private school’s teachers	3,000 LAK/month for standard card (Primary card)
	5.4 For Banking Institute’s teachers	2,000 LAK/month for standard card (Primary card)
	5.5 For Village headman committee and village staffs in nationwide	2,500 LAK/month for standard card (Primary card)
	5.6 For high school students	1,000 LAK/month for standard card (Primary card)
	5.7 For college, institution, university’s student	1,000 LAK/month (Only student card)
6	Fees for cash withdrawal via ATM:	
	6.1 Within BCEL network	None
	6.2 Networks of other banks (Not members of LAPNet)	3% of withdrawal amount, Min 3 USD
	6.3 Currency management fees for cash withdrawals via EDC and outside BCEL’s ATM network	5% of withdrawal amount
7	Fees for payment of goods or services via EDC:	
	7.1 Within BCEL network	None
	7.2 Networks of other banks	None
8	Fees for balance inquiry transaction (other banks or overseas)	0.5 USD/time
9	Fees for requesting copy of a transaction record/receipt and supporting documents	
	9.1 Within BCEL network and merchants subscribed to BCEL	



	9.1.1 Not exceed 7 days	None
	9.1.2 From 8-90 days	20,000 LAK, 3 USD, 90 THB 20 CNY/Transaction
	9.1.3 From 91-180 days	50,000 LAK, 7 USD, 220 THB 50 CNY/Transaction
	<b>9.2 Outside BCEL network or overseas</b>	
	9.2.1 Not exceed 60 days	50,000 LAK, 7 USD, 220 THB 50 CNY/Transaction
	9.2.2 From 61-120 days	80,000 LAK, 10 USD, 350 THB 70 CNY/Transaction
	9.2.3 From 121-180 days	100,000 LAK, 13 USD, 440 THB 90 CNY/Transaction
<b>10</b>	<b>Fees for viewing records of ATM's camera file</b>	
	<b>10.1 Records of ATM's camera file within BCEL network (not exceeding 7 days)</b>	3 USD/time/transaction
	<b>10.2 Records of ATM's camera file within BCEL network (exceeding 7 days but less than 30 days)</b>	5 USD/time/transaction
	<b>10.3 Records of ATM's camera file within BCEL network (exceeding 30 days, but no more than 90 days)</b>	10 USD/time/transaction
<b>11</b>	<b>Change the primary account of ATM Card</b>	10,000 LAK, 2 USD, 50 THB 10 CNY/time/card/account
<b>12</b>	<b>Adding a new account to ATM Card</b>	10,000 LAK, 2 USD, 50 THB 10 CNY/ time/card/account
<b>13</b>	<b>Change card type from Student ATM card to ATM BCEL UnionPay Chip Card or ATM Myway Unionpay Chip Card after no longer be a student at School, Institution or University</b>	
	<b>13.1 ATM BCEL UnionPay Chip Card</b>	
	<b>13.1.1 return the student ATM card</b>	
	1). Standard Card	None
	2). Carbon Card	None
	3). Gold Card	None
	<b>13.1.2 No return the student ATM card</b>	
	1). Standard Card	20,000 LAK, 3 USD, 90 THB, 20 CNY/card
	2). Carbon Card	25,000 LAK, 4 USD, 110 THB, 30 CNY/card
	3). Gold Card	30,000 LAK, 4 USD, 140 THB, 30 CNY/card
	<b>13.2 ATM BCEL Myway UnionPay Chip Card</b>	
	<b>13.2.1 return/not return the student ATM card</b>	30,000 LAK, 4 USD, 140 THB, 30 CNY/card
	<b>14</b>	<b>Card replacement due to non-collected issued card/captured card more than 30 days</b>
<b>14.1 Student Card</b>		20,000 LAK, 3 USD, 90 THB, 20 CNY/card
<b>14.2 ATM BCEL UnionPay Chip Card</b>		
14.2.1. Standard Card		
1). Primary Card		20,000 LAK, 3 USD, 90 THB, 20 CNY/card
2). Supplementary Card		
14.2.2. Carbon Card		
1). Primary Card		25,000 LAK, 4 USD, 110 THB, 30 CNY/card
2). Supplementary Card		

	14.2.3. Gold Card	
	1). Primary Card	30,000 LAK, 4 USD, 140 THB, 30 CNY/card
	2). Supplementary Card	
	<b>14.3 ATM BCEL Myway UnionPay Chip Card</b>	
	14.3.1. Standard Card	
	1). Primary Card	35,000 LAK, 5 USD, 160 THB, 30 CNY/card
	2). Supplementary Card	
	14.3.2. Carbon Card	
	1). Primary Card	40,000 LAK, 5 USD, 180 THB, 40 CNY/card
	2). Supplementary Card	
	14.3.3. Gold Card	
	1). Primary Card	45,000 LAK, 6 USD, 200 THB, 40 CNY/card
	2). Supplementary Card	
15	Fee for discrepancy in exchange rate	1% of amount used

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