

Internal Service Fees

No.	Details of service fees	Fees
I	Cash deposit/withdrawal fees	
1	Deposit money to other bank account within BCEL and deposit to other banks	
	1.1 Amounts in LAK	
	1.1.1 Less than or equal to 100,000,000 LAK	15,000 LAK /Transaction
	1.1.2 From 100,000,001-500,000,000 LAK	30,000 LAK/Transaction
	1.1.3 From 500,000,001-1,000,000,000 LAK	50,000 LAK/Transaction
	1.1.4 From 1,000,000,001-5,000,000,000 LAK	100,000 LAK/Transaction
	1.1.5 More than or equal to 5,000,000,001 LAK	200,000 LAK/Transaction
	1.2 Amounts in USD	
	1.2.1 Less than or equal to 10,000 USD	2 USD /Transaction
	1.2.2 From 10,001-50,000 USD	4 USD /Transaction
	1.2.3 From 50,001-100,000 USD	7 USD /Transaction
	1.2.4 From 100,001-500,000 USD	13 USD/Transaction
	1.2.5 More than or equal to 500,001 USD	25 USD/Transaction
	1.3 Amounts in THB	
	1.3.1 Less than or equal to 500,000 THB	70 THB/Transaction
	1.3.2 From 500,001-1,000,000 THB	140 THB /Transaction
	1.3.3 From 1,000,001-3,000,000 THB	220 THB/Transaction
	1.3.4 From 3,000,001-5,000,000 THB	440 THB/Transaction
	1.3.5 More than or equal to 5,000,001 THB	880 THB/Transaction
2	Withdraw cash from Visa Cheque or cash cheque in amount of 10,000 USD, 300,000 THB or above (if available)	0.05%, Min 6 USD, 200 THB Max 25 USD, 880 THB/transaction
II	Transfer Fees	
1	Transfer Fees for LAK (under the same and different account name) and foreign Currencies under the same account name	
	1.1 Fee of payroll transfer	
	1.1.1 Payment of Civil Servant order from one account to many other accounts	None
	1.1.2 Pay Roll transaction of Projects, Companies and business sectors (None Government) via counters service to beneficiary accounts in BCEL within the same or other provinces.	1,000 LAK, 0.2 USD, 5 THB, 1 CNY/beneficiary account
	1.1.3 Beneficiary accounts in other banks	15,000 LAK, 2 USD, 70 THB, 20 CNY/account
	1.1.4 In case of a customer using cheques of other banks to transfer:	
	1) Beneficiary accounts within BCEL in Vientiane Capital or in the same province	- Charge cheque of other banks: 15,000 LAK, 2 USD, 70 THB, 20 CNY/cheque - Processing fees: 5,000 LAK, 1 USD, 25 THB, 10 CNY/account
	2) Beneficiary accounts in Branches of BCEL in other provinces	- Charge cheque of other banks: 15,000 LAK, 2 USD, 70 THB,

		20 CNY/cheque - Processing fees: 10,000 LAK, 2 USD, 50 THB, 10 CNY/account
	3) Beneficiary accounts in other banks	- Charge cheque of other banks 15,000 LAK, 2 USD, 70 THB, 20 CNY/cheque - Processing fees 15,000 LAK, 2 USD, 70 THB, 20 CNY /account
1.2 Fees for transfer of payment to client's suppliers (in List):		
	1.2.1 Non-pay-roll transfer of 1 Debit to 2 or more Credits into beneficiary accounts in BCEL within the same province	1,000 LAK, 0,2 USD, 5 THB, 1 CNY/beneficiary account
	1.2.2 Non-pay-roll transfer of 1 Debit to 2 or more Credits into beneficiary accounts in BCEL in another province.	10,000 LAK, 2 USD, 50THB, 10 CNY/beneficiary account
	1.2.3 Beneficiary accounts in other banks	15,000 LAK, 2 USD, 70 THB, 20 CNY/account
1.2.4 In case of a customer using cheques of other banks to transfer to his/her suppliers:		
	1) Beneficiary accounts within BCEL in Vientiane Capital or in the same province	- Charge cheque of other banks 15,000 LAK, 2 USD, 70 THB, 20 CNY/cheque - Processing fees 5,000 LAK, 1 USD, 25 THB, 10 CNY/account
	2) Beneficiary accounts in Branches of BCEL in other provinces	- Charge cheque of other banks 15,000 LAK, 2 USD, 70 THB, 20 CNY/cheque - Processing fees 10,000LAK, 2 USD, 50 THB, 10 CNY/account
	3) Beneficiary accounts in other banks	- Charge cheque of other banks 15,000 LAK, 2 USD, 70 THB, 20 CNY/cheque - Processing fees 15,000 LAK, 2 USD, 70THB, 20 CNY/account
1.3 Domestic Money Transfer		
	1.3.1 Transfer in-out by online or payment order to other provincial branches of BCEL	10,000 LAK, 2 USD, 50 THB, 10 NY/transaction
	1.3.2 Transfer between branches or services units in the same province	None
	1.3.3 Money transfer via BCEL ATM system within BCEL network	None

1.3.4 Transfer from other banks (by AVIS, Cashier cheque, visa cheques, LaPASS (RTGS/ACH) and others)	15,000 LAK, 2 USD, 70 THB, 20 CNY/transaction
1.4 Transfer money to other bank account within BCEL and transfer to other banks, issue cash cheque, VISA cheque by counter services	
1.4.1 Amounts in LAK	
- Less than or equal to 200,000,000 LAK	15,000 LAK/Transaction
- From 200,000,001-500,000,000 LAK	20,000 LAK/Transaction
- From 500,000,001-1,000,000,000 LAK	30,000 LAK/Transaction
- From 1,000,000,001-5,000,000,000 LAK	40,000 LAK/Transaction
- More than or equal to 5,000,000,001 LAK	50,000 LAK/Transaction
1.4.2 Amounts in USD	
- Less than or equal to 50,000 USD	2 USD/Transaction
- From 50,001-100,000 USD	3 USD/Transaction
- From 100,001-300,000 USD	4 USD/Transaction
- From 300,001-500,000 USD	5 USD/Transaction
- More than or equal to 500,001 USD	7 USD/Transaction
1.4.3 Amounts in THB	
- Less than or equal to 500,000 THB	70 THB/Transaction
- From 500,001-1,000,000 THB	90 THB/Transaction
- From 1,000,001-3,000,000 THB	140 THB/Transaction
- From 3,000,001-5,000,000 THB	180 THB/Transaction
- More than or equal to 5,000,001 THB	220THB/Transaction
1.5 Transfer money to other bank via LaPASS (RTGS/ACH) by counter services	
1.5.1 Amounts in LAK	
1) In case transfer from saving account/ Waiting GL	
- Less than 100,000,000 LAK	9,000 LAK/transaction
- More than or equal to 100,000,000 LAK	15,000 LAK/transaction
2) In case transfer from current account /Waiting GL	
- Less than 100,000,000 LAK	15,000 LAK/transaction
- From 100,000,000 - 499,999,999 LAK	20,000 LAK /transaction
- From 500,000,000 - 999,999,999 LAK	25,000 LAK/transaction
- More than or equal to 1,000,000,000 LAK	30,000 LAK/transaction
1.5.2 Amounts in USD	
1). In case transfer from saving account/Waiting GL	
- Less than 15,000 USD	2 USD /transaction
- More than or equal to 15,000 USD	4 USD/transaction
2). In case transfer from current account/ Waiting GL	
- Less than 99,999USD	4 USD /transaction
- From 100,000 - 199,999 USD	5 USD /transaction
- More than or equal to 200,000 USD	6 USD/transaction
1.5.3 Amounts in THB	
1). In case transfer from saving account/ Waiting GL	
- Less than 400,000 THB	70 THB/transaction
- More than or equal to 400,000 THB	110 THB/transaction
2). In case transfer from current account/ Waiting GL	
- Less than 400,000 THB	110 THB/transaction
- From 400,000 - 1,999,999 THB	140 THB/transaction
- From 2,000,000 - 3,999,999 THB	160 THB/transaction
- More than or equal to 4,000,000 THB	200 THB/transaction

1.5.4 Amounts in CNY	
1). In case transfer from saving account/ Waiting GL	
- Less than 100,000 CNY	20 CNY/ transaction
- More than or equal to 100,000 CNY	30 CNY/ transaction
2). In case transfer from current account/ Waiting GL	
- Less than 100,000 CNY	30 CNY/ transaction
- From 100,000 - 499,999 CNY	30 CNY/ transaction
- From 500,000 - 999,999 CNY	30 CNY/ transaction
- More than or equal to 1,000,000 CNY	40 CNY/ transaction
1.6. Transfer from saving account to current account (Link Me Account)	5,000 LAK/transaction
2	Transfer Fees for foreign Currencies with the different account name
	0.30% of transaction amount, Min 1 USD (equivalent) Max 30 USD (equivalent)
3	Transfers into beneficiary's ID within BCEL network
3.1. Cash transfer	0.05% Min 15,000 LAK, 2 USD, 70 THB, 20 CNY/transaction Max 200,000 LAK, 25 USD, 880 THB, 180 CNY/transaction
3.2. Direct debit from remitter's account (the beneficiary receives cash)	15,000 LAK, 2 USD, 70 THB, 20 CNY/transaction
III	Modification fees
1	Cash transfer modification into beneficiary's ID within BCEL network
	15,000 LAK, 2 USD, 70 THB, NY/transaction
2	Fund transfer modification via LaPASS (RTGS/ACH)
2.1	Outward fund transfer modification to other banks
	10,000 LAK, 2 USD, 50 THB, 10 CNY/ transaction
2.2.	Inward fund transfer modification via LaPASS (RTGS/ACH) (Incase issuer bank requires to refund)
2.2.1.	The refund in case transfer from saving account (Inward transaction code 011/ACH and 011/RTGS)
- Less than 100,000,000 LAK/ 15,000 USD/400,000 THB/100,000 CNY	9,000 LAK, 1 USD, 30 THB, 10 CNY/ transaction
- More than or equal to 100,000,000 LAK/ 15,000 USD/ 400,000 THB/ 100,000 CNY	15,000 LAK, 2 USD, 70 THB, 20 CNY/ transaction
2.2.2.	The refund in case transfer from current account (Inward transaction code 084/ACH and 084/RTGS)
- Less than 100,000,000 LAK/ 15,000 USD /400,000 THB/100,000 CNY	20,000 LAK, 3 USD, 90 THB, 20 CNY/ transaction
- More than or equal to 100,000,000 LAK/ 15,000 USD/ 400,000 THB/ 100,000 CNY	30,000 LAK, 4 USD, 140 THB, 30 CNY/ transaction
3	Correct Utility Bills payment (Electricity, Water or Other) incase self-Service (I-Bank, BCEL One, ATM...)
	10,000 LAK, 2 USD, 50 THB, 10 CNY/transaction

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