

BCEL i-Bank Service Fees

No.	Description	Fees
1	Registration	None
2	Monthly Fees	
	2.1 Individual Customers	10,000 LAK/Month
	2.2 Corporate Customers	20,000 LAK/Month
3	Password Equipment (TOKEN OTP)	15 USD/pcs
4	4.1. Domestic Transfer within BCEL network for LAK (under the same and different account name) and foreign currencies under the same account name	
	4.1.1 Individual Customers	
	Transfer amount within Month 20,000,000 LAK	None
	Exceed Transfer amount within Month: Less than or equal to 10,000,000 LAK	1,000 LAK/transaction
	From 10,000,001 - 20,000,000 LAK	2,000 LAK/transaction
	From 20,000,001 - 30,000,000 LAK	3,000 LAK/transaction
	From 30,000,001 - 40,000,000 LAK	4,000 LAK/transaction
	From 40,000,001 - 50,000,000 LAK	5,000 LAK/transaction
	From 50,000,001 - 100,000,000 LAK	6,000 LAK/transaction
	From 100,000,001 - 200,000,000 LAK	8,000 LAK/transaction
	Greater than or equal to 200,000,001 LAK	10,000 LAK/transaction
	4.1.2 Corporate Customers	
	Transfer amount within Month 100,000,000 LAK	None
	Exceed Transfer amount within Month: Less than or equal to 100,000,000 LAK	2,000 LAK/transaction
	From 100,000,001 - 300,000,000 LAK	4,000 LAK/transaction
	From 300,000,001 - 500,000,000 LAK	6,000 LAK/transaction
	From 500,000,001 - 1,000,000,000 LAK	8,000 LAK/transaction
	Greater than or equal to 1,000,000,001 LAK	10,000 LAK/transaction
	4.1.3 Maximum fee of Domestic Transfer within BCEL network (Individual and Corporate Customers)	Charge base on Domestic fund transfer within BCEL network fee until 300,000LAK, for additional transactions 1,000 LAK (max 10,000,000 LAK), for additional transactions over 10,000,000 Lak,

		500 LAK/Transaction (Customer /month)
	4.2. Domestic Transfer within BCEL network for foreign currencies with different account name	0.3% of transaction amount, min 1 USD (Equivalent) max 30 USD (Equivalent)
	4.3. Increase Domestic Fund Transfer within BCEL network for individual customer	30,000 LAK/Month
	4.4. Increase Domestic Fund Transfer within BCEL network for corporate customers	
	From 6,000,000,001 – 10,000,000,000 LAK/Day	50,000 LAK/Month
	From 10,000,000,001 – 20,000,000,000 LAK/Day	70,000 LAK/Month
	From 20,000,000,001 – 30,000,000,000 LAK/Day	90,000 LAK/Month
	From 30,000,000,001 – 40,000,000,000 LAK/Day	110,000 LAK/Month
	From 40,000,000,001 – 50,000,000,000 LAK/Day	130,000 LAK/Month
	From 50,000,000,001 – 100,000,000,000 LAK/Day	150,000 LAK/Month
	Greater than or equal to 100,000,000,001 LAK/Day	200,000 LAK/Month
5	Fund transfer to non-account receiver	10,000 LAK/time
6	Outward International Transfer	Base on International Outward Transfer Fees
7	New Password issuance	10,000 LAK/time
8	Bill Payment	Base on contract between BCEL and company
9	Change or Amendment	
	9.1 Bill Payment	10,000 LAK/transaction
	9.2 Phone number or E-mail to received OTP and Notification	5,000 LAK/time
	9.3 Payroll payment	None
	9.4 Fund transfer to non-account receiver, transfer to other bank's deposit account in BCEL and transfer to other banks	10,000 LAK/transaction/time
10	Check Account Statement	None
11	Payroll	
	11.1 LAK (under the same and different account name) and foreign currencies under the same account name	500 LAK/beneficiary account (5 times/Month)

	11.2 Foreign currencies with different account name	0.3% of transaction amount, min 1 USD (Equivalent) max 30 USD (Equivalent)
12	12.1 Fund transfer to other bank's deposit account in BCEL and transfer to other banks for LAK (under the same and different account name) and foreign currencies under the same account name	
	- Less than or equal to 200,000,000 LAK	10,000 LAK/transaction
	- From 200,000,001-500,000,000 LAK	15,000 LAK/transaction
	- From 500,000,001-1,000,000,000 LAK	20,000 LAK/transaction
	- From 1,000,000,001-5,000,000,000 LAK	25,000 LAK/transaction
	- More than or equal to 5,000,000,001 LAK	30,000 LAK/transaction
	12.2 Fund transfer to other bank's deposit account in BCEL and transfer to other banks for foreign currencies with different account name	0.3% of transaction amount, min 1 USD (Equivalent) max 30 USD (Equivalent)
13	Opening new user	
	13.1 Less than or equal to 6 users	Free
	13.2 More than 6 users (After 7 th user onward which include the closed user ID)	5,000 LAK/user
14	Issue a report of customer's usage information in BCEL i-Bank	50,000 LAK/time/customer
15	Provide a transaction reporting in BCEL i-Bank for customer	Base on Request for statement backward fee
16	Amendment the transfer limit or customer's special request	100,000 LAK/time
17	Linkage the BCEL i-Bank with customer's financial system	
	17.1 Linkage the BCEL i-Bank with customer's financial system to generate the transaction	Base on the contract, at least 5 million LAK/contract
	17.2 Annual fee	2,500,000 LAK/Year
18	BCEL Community Money Express (BCOME)	Base on BCEL Community Money Express (BCOME) Service Fees
19	Reload (Top-Up) the balance of enterprise and factory via I-Bank	Base on Pay Card Service Fees

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