

UnionPay Debit Card Service Fees

I. UnionPay Dabit Card

No	Details of service fees	Fees
1	New UnionPay Debit Card Issuance	
	1.1 New UnionPay Debit Card Issuance for individual	
	1.1.1 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
	1.1.2 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
	1.1.3 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
	1.2 New UnionPay Debit Card Issuance (MyWay) for individual	
	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
	1.3 New UnionPay Debit Card Issuance 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/company/ organisation and students	
	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)
	1.4 Customer requires to re-issue the card that has been terminated (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)	
	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 and soldier students	50% of the normal issuance fees (Standard Card)
	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)	50,000 LAK, 7 USD, 220 THB, 50 CNY/card
2	Change UnionPay Debit Card’s type, re-issuance card (in case of loss, damage and others), reissue the card (in the case of the card is terminated/suspended/locked due to unpaid the monthly maintenance fees)	
	2.1 Change UnionPay Debit Card’s type, re-issuance card (in case of loss, damage and others)	
	2.1.1 UnionPay Debit Card	
	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	
2.1.2 UnionPay Debit Card (MyWay)	
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	
2.2 Re-issue the card (in the case of the card has been terminated due to unpaid monthly fees over 6 months	All outstanding fees must be paid (If have) and new card issuance fees are as following:
2.2.1 UnionPay Debit Card unpaid monthly fees over 6 months - 1 year	Same as fees of Change UnionPay Debit Card's type, re-issuance card (in case of loss, damage and others)
2.2.2 UnionPay Debit Card unpaid monthly fees over 1 year	
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
2.2.3 UnionPay Debit Card (Myway) unpaid monthly fees over 1 year	
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	Card renewal (extension)	
	3.1 Within one year (from expire date)	
	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 (in case do not issuance new card same as old card type, the monthly maintenance fee will be charged as monthly maintenance fee of new card type)
	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	(in case do not issuance new card same as old card type, the monthly maintenance fee will be charged as monthly maintenance fee of new card type)
	3.2.2 Monthly maintenance fee	
	1) Primary card	Same as monthly maintenance fee of old card (in case do not issuance new card same as old card type, the monthly maintenance fee will be charged as monthly maintenance fee of new card type)
	2) Supplementary card	
4	Issuance of new PIN (re-PIN)	10,000 LAK, 2 USD, 50 THB, 10 CNY/time/card
5	Monthly maintenance fees	
	5.1 UnionPay Debit Card and UnionPay Debit Card (Myway)	
	5.1.1 Standard card	
	1) Primary card	5,000 LAK/card
	2) Supplementary card	4,000 LAK/card

	5.1.2 Carbon card	
	1) Primary card	6,000 LAK/card
	2) Supplementary card	5,000 LAK/card
	5.1.3 Gold card	
	1) Primary card	8,000 LAK/card
	2) Supplementary card	7,000 LAK/card
	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 and EDC	
	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
	9.2 Outside BCEL network or overseas	

	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
10	Fees for viewing records of ATM's camera file	
	10.1 Records of ATM's camera file within BCEL network (not exceeding 7 days)	3 USD/time/transaction
	10.2 Records of ATM's camera file within BCEL network (exceeding 7 days but less than 30 days)	5 USD/time/transaction
	10.3 Records of ATM's camera file within BCEL network (exceeding 30 days, but no more than 90 days)	10 USD/time/transaction
11	Change the primary account of Card	10,000 LAK, 2 USD, 50 THB 10 CNY/time/card/account
12	Adding a new account to Card	10,000 LAK, 2 USD, 50 THB 10 CNY/ time/card/account
13	Change card type from Student ATM card to UnionPay Debit Card/Unionpay Debit Card (Myway) after no longer be a student at school, institution or university	
	13.1 UnionPay Debit Card	
	13.1.1 Return the student ATM card	
	1) Standard Card	None
	2) Carbon Card	None
	3) Gold Card	None
	13.1.2 No return the student ATM card	
	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
	13.2 UnionPay Debit Card (Myway)	
	13.2.1 return/not return the student ATM card	30,000 LAK, 4 USD, 140 THB, 30 CNY/card
14	The customer requests card reissuance because the card was automatically terminated after not being collected within 45 days	
	14.1 Student Card	20,000 LAK, 3 USD, 90 THB, 20 CNY/card
	14.2 UnionPay Debit Card	
	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		
	14.3 UnionPay Debit Card (Myway)		
	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

II. UnionPay Virtual Debit Card

No	Details of service fees	Fees
1	New UnionPay Virtual Debit Card Issuance	
	1.1 Standard Card	20,000 LAK, 3 USD, 90 THB, 20 CNY/card
	1.2 Carbon Card	25,000 LAK, 4 USD, 110 THB, 30 CNY/card
	1.3 Gold Card	30,000 LAK, 4 USD, 140 THB, 30 CNY/card
2	Monthly maintenance fees	
	2.1 Standard Card	5,000 LAK/card
	2.2 Carbon Card	6,000 LAK/card
	2.3 Gold Card	8,000 LAK/card
3	Card replacement or extension	

	3.1 Standard Card	20,000 LAK, 3 USD, 90 THB, 20 CNY/card
	3.2 Carbon Card	25,000 LAK, 4 USD, 110 THB, 30 CNY/card
	3.3 Gold Card	30,000 LAK, 4 USD, 140 THB, 30 CNY/card
4	Re-issue the card (in the case of the card has been terminated due to unpaid monthly fees over six months)	
	4.1 Standard Card	20,000 LAK, 3 USD, 90 THB, 20 CNY/card
	4.2 Carbon Card	25,000 LAK, 4 USD, 110 THB, 30 CNY/card
	4.3 Gold Card	30,000 LAK, 4 USD, 140 THB, 30 CNY/card
5	Change to UnionPay Debit Card (Physical) and UnionPay Debit Card (MyWay)	
	5.1 Change to UnionPay Debit Card (Physical)	
	5.1.1 Standard card	
	1) Primary card	20,000 LAK, 3 USD, 90 THB, 20 CNY/card
	2) Supplementary card	
	5.1.2 Carbon card	
	1) Primary card	25,000 LAK, 4 USD, 110 THB, 30 CNY/card
	2) Supplementary card	
	5.1.3 Gold card	
	1) Primary card	30,000 LAK, 4 USD, 140 THB, 30 CNY/card
	2) Supplementary card	
	5.2 UnionPay Debit Card (MyWay)	
	5.2.1 Standard card	
	1) Primary card	35,000 LAK, 5 USD, 160 THB, 30 CNY/card
	2) Supplementary card	
	5.2.2 Carbon card	
	1) Primary card	40,000 LAK, 5 USD, 180 THB, 40 CNY/card
	2) Supplementary card	
	5.2.3 Gold card	
	1) Primary card	45,000 LAK, 6 USD, 200 THB, 40 CNY/card
2) Supplementary card		
6	Change card type from Student ATM card to UnionPay Virtual Debit Card after no longer be a student at school, institution or university	
	6.1 return the student ATM card	

	1) Standard Card	None
	2) Carbon Card	None
	3) Gold Card	None
	6.2 No return the student ATM card	
	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
7	Issuance of new PIN (re-PIN)	10,000 LAK, 2 USD, 50 THB, 10 CNY/time/card
8	Fees for cash withdrawal and deposit via ATM, CRM, CDM of BCEL	None
9	Fees for payment of goods or services in foreign countries such as: scan UnionPay QR code and WeChat QR	None
10	Fees for requesting copy of a transaction record/receipt and supporting documents	
	10.1 Within BCEL network and merchants subscribed to BCEL	
	10.1.1 Not exceed 7 days	None
	10.1.2 From 8-90 days	20,000 LAK, 3 USD, 90 THB 20 CNY/Transaction
	10.1.3 From 91-180 days	50,000 LAK, 7 USD, 220 THB 50 CNY/Transaction
	10.2 Outside BCEL network or overseas	
	10.2.1 Not exceed 60 days	50,000 LAK, 7 USD, 220 THB 50 CNY/Transaction
	10.2.2 From 61-120 days	80,000 LAK, 10 USD, 350 THB 70 CNY/Transaction
	10.2.3 From 121-180 days	100,000 LAK, 13 USD, 440 THB 90 CNY/Transaction
11	Change the primary account of Card	10,000 LAK, 2 USD, 50 THB 10 CNY/time/card/account
12	Adding a new account to Card	10,000 LAK, 2 USD, 50 THB 10 CNY/ time/card/account
13	Fee for discrepancy in exchange rate	1% of amount used

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