

Lending Service Fees

No	Details of Lending fees and charges	Fees
I	<u>Fees for loan approval</u>	
1	Advances Loan	0.5% of approved amount
2	Term Loan (For General and SMEs Loan), loans for other financial institutions, Packing Credit, Credits for guarantee purposes	
	2.1.Fee for loan approval: 6 months and below	0.5% of approved amount
	2.2.Fee for loan approval: over 6 to 12 months	0.8% of approved amount
	2.3.Fee for loan approval: over 12 months	1% of approved amount
3	Home Loan	0.5% of approved amount
4	Consumer Loan	None
5	Loans guaranteed by precious metals, and certificate of assets with high liquidity	
	5.1 Fee for credit approval: 6 months and below	0.3% of approved amount
	5.2 Fee for credit approval: over 6 to 12 months	0.5% of approved amount
	5.3 Fee for credit approval: over 12 months	0.8% of approved amount
6	Loans guaranteed by deposits	0.3% of approved amount
7	Loans guaranteed by the government of the Lao PDR or any reliable international organisations	0.8 % of approved amount
8	Syndicated loans for other financial institutions (management support)	0.5% of approved amount
9	Credit card guarantee by deposit and no collateral	
	9.1 New loan approval	
	9.1.1 No collateral	0.5% of approved amount
	9.1.2. Guarantee by deposit	None
	9.2 Annual revision	None
10	Revolving Loan (For General and SMEs Loan) and loan funded by EXIM BANK	
	10.1. Fee for new loan approval	1% of approved amount
	10.2. Fee for loan approval revised annually	0.5% of approved amount
	10.3. Fee for credit approval (annual revision) for SMEs Loan	0.25% of approved amount
	10.4. 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
11	Increase credit amount	
	11.1. Old contract duration	
	11.1.1. Fee for loan approval: 6 months and below	0.5% of increase credit amount
	11.1.2. Fee for loan approval: over 6 to 12 months	0.8% of increase credit amount
	11.1.3. Fee for loan approval: over 12 months	1% of increase credit amount

	11.1.4. Revolving Loan	1% of increase credit amount
	11.2. Extend the term of contract	According to each credit product, Max 1% of total amount (net debt + increase credit amount)
II	Fee for collateral assessment (for approved credit)	
1	New approval	
	1.1. All type of credit products	1) Land/Land + Building/Condominium Ownership Certificate: 1,000,000 LAK/Item, Max 100,000,000 LAK/1 proposal for collateral assessment 2) Vehicle – Machinery: 1,500,000 LAK/item 3) Concession rights (including all assets located in the concession area) and account receivable: 2,000,000 LAK/item Remarks: For assets located beyond a 50 kilometers radius from the head office or branch, an additional 30% will be charged/item
	1.2. In case of hiring an outside company to evaluate the collateral in accordance with BCEL regulations/guidelines	100,000 LAK/item Max 20,000,000 LAK/contract
2	Increase credit amount	
	2.1. Term loan	Base on fee for collateral assessment, new approval (II, No.1)
	2.2. Revolving Loan	Base on fee for collateral assessment, new approval (II, No.1)
3	Withdrawal, addition and replacement of the collateral	
	3.1. The customer proposes to withdraw, replace, add collateral	Base on fee for collateral assessment, new approval (II, No.1) (Charge for collateral withdrawal, replacement and addition only)
	3.2. The Bank requests a change/withdrawal of the collateral	None
4	Restructure of debt/amendment of contract (Adjust the outstanding and interest installment, Extend the term of contract)	
	4.1 No reassessment of collateral is required	None
	4.2 Reassessment of collateral is required	100,000 LAK/item Max 10,000,000 LAK/contract
5	Fee for collateral assessment (Periodic and annual revision)	
	5.1. Term loan	
	5.1.1. Reassessment of collateral is required/not required (Not increase credit amount)	None
	5.1.2. Increase credit amount	Base on fee for collateral assessment, new approval (II, No.1)
	5.2. Revolving Loan	

	5.2.1. Reassessment of collateral (not new approval/Increase credit amount)	100,000 LAK/item Max 10,000,000 LAK/contract
	5.2.2. New approval/Increase credit amount	Base on fee for collateral assessment, new approval (II,No.1)
	5.2.3. Periodic revision but not reassessment of collateral	None
6	Fee for collateral assessment after the contract was signed	
	6.1. Add new collateral and/or obtain conditional approval to withdraw the available amount base on the assessment value of the collateral (with the borrower adding collateral gradually)	Base on fee for collateral assessment, new approval (II,No.1)
7	Fee for collateral assessment for NPL customer (Reassessment of collateral is required/not required)	None
III	Service fees for contract cancellation	
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
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
IV	Fee for amendment of contract	
1	Change collateral, Withdrawal of collateral	1,000,000 LAK/time/contract
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/contract
3	Restructure of debt (extend the term of contract)	0.1%/ month, Max 1% of net debt
4	Other contract amendments (reduce approved amount, increase/reduce/change loan purpose... but not extend the contract term and others)	1,000,000 LAK,125USD, 4,400 THB/time/contract
5	withdraw collateral in case of debt restructuring	None
V	Fee for issuance of other bank guarantees	
1	Issuance of Bank Reference Letter	
	1.1 Define the amount	0.1%/Approved amount Min 1,000,000 LAK Max 3,000,000 LAK/letter
	1.2 Not define the amount	1,000,000 LAK/letter
2	Fee for issuance of bank guarantees (Bank Guarantee, SBLC)	
	2.1. Cash guarantee (direct debit from bank account)	500,000 LAK, 25 USD, 700 THB/letter/year
	2.2. Block Saving account/Current Account	1,000,000 LAK, 50 USD, 1,400 THB/letter/year
	2.3. Guaranteed by fixed deposit/term deposit	0.1%/Month or 1.2%/letter/year

	<p><u>Min:</u> 1,000,000 LAK, 50 USD, 1,400 THB/letter/month</p> <p><u>Max:</u> sort by type of guarantee</p> <ul style="list-style-type: none"> - Bid Guarantee: 10,000,000 LAK, 500 USD, 14,000THB/letter/year - Other type of bank guarantee: 50,000,000 LAK, 2,000 USD, 70,000 THB/letter/year
2.4. Guaranteed by bonds (If available)	0.5%/month, min 500,000 LAK, 65 USD, 2,200 THB/time
2.5. Guaranteed by BCEL's credit limit	<ul style="list-style-type: none"> • Bid Guarantee and performance guarantee (Tax declarant): 1.80%/year - Min: 2,000,000 LAK, 100 USD, 2,800 THB/ letter/year - Max: 20,000,000 LAK, 1,000 USD, 28,000 THB/letter/year • Other type of bank guarantee: 2.40%/year - Min: 3,000,000 LAK, 150 USD, 4,200 THB/letter/year - Max: Not specified
2.6. Guarantee by other bank or financial institution (Counter Guarantee)	
2.6.1. BCEL's Correspondent Bank	<ul style="list-style-type: none"> • Bid Guarantee: 1.20%/year, min 200 USD • Other type of bank guarantee: 1.80%/year, min 300 USD
2.6.2. BCEL's Non-Correspondent Bank (Top 10 in country and rating BBB+)	<ul style="list-style-type: none"> • Bid Guarantee: 1.40%/year, min 300 USD • Other type of bank guarantee: 2.00%/year, min 300 USD
2.6.3. BCEL's Non-Correspondent Bank	2.50%/year, min 500 USD
2.7. Fee for SBLC issuance to guarantee loan limit	1%-3%/year, min 200 USD
2.8. Fee for cancellation bank guarantee (guarantee which issue to other country)	300,000 LAK, 15 USD, 450 THB/letter
2.9. Fee for claim under bank guarantee	500,000 LAK, 25 USD, 700 THB/letter
2.10. Courier fee for sending documents under BG	Based on actual fee of logistic
2.11. 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
2.12. SWIFT fee	15 USD/time

3	Fee for amendment of bank guarantees	
	3.1. General amendment (Amendment the contents of bank guarantees, reduce amount, reduce expiry date, other)	300,000 LAK, 20 USD, 400 THB/letter
	3.2. Amendment (extend) expiry date of bank guarantees or increase the amount	Same as issuance of bank guarantees (V, No.2)
4	Notification of letter of guarantee or amendment of letter of guarantee/SBLC	
		500,000 LAK, 25 USD, 700 THB/letter
VI	Other service fees	
1	Assistance with Security Documentation	
	1.1. Preparation of legal documents	200,000 LAK, 25 USD, 880 THB + Associated Costs
	1.2. Assistance with notarization in notary office or land authority	500,000 LAK/item
2	Certification of credit status (certify historical credit background of loan customer & non-loan customer)	500,000 LAK, 65 USD, 2,200 THB/time/contract
3	Fee for issuing a certificate to accept the debt diversion of BCEL	1,000,000 LAK/ time/contract
4	Moveable asset notary	40,000 LAK/01 collateral set (1 set not over 100 items)
5	Reissue Completed loan contract letter (Exceed 1 time)	300,000 LAK/transaction/time
6	Request for loan interest calculation or other documents	
	6.1. During the contract period	None
	6.2. After contract termination	
	6.2.1. less than 1 year	300,000 LAK/transaction/time
	6.2.2. 01 – 05 years	500,000 LAK/transaction/time
	6.2.3. Over 5 – 10 years (in case it can be provided)	1,000,000 LAK/transaction/time

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