

## Internal Service Fees

| No.       | Details of service fees                                                                                                                                                          | Fees                                                                                                                                                |
|-----------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>I</b>  | <b>Cash deposit/withdawal fees</b>                                                                                                                                               |                                                                                                                                                     |
| <b>1</b>  | <b>Deposit money to other bank account within BCEL and deposit to other banks via LaPASS</b>                                                                                     |                                                                                                                                                     |
|           | <b>1.1 Amounts in LAK</b>                                                                                                                                                        |                                                                                                                                                     |
|           | 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                                                                                                                             |
|           | <b>1.2 Amounts in USD</b>                                                                                                                                                        |                                                                                                                                                     |
|           | 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                                                                                                                                  |
|           | <b>1.3 Amounts in THB</b>                                                                                                                                                        |                                                                                                                                                     |
|           | 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                                                                                                                                 |
| <b>2</b>  | 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<br>Max 25 USD, 880 THB/transaction                                                                                        |
| <b>II</b> | <b>Transfer Fees</b>                                                                                                                                                             |                                                                                                                                                     |
| <b>1</b>  | <b>Fee of payroll transfer</b>                                                                                                                                                   |                                                                                                                                                     |
|           | 1.1. Payroll and other government benefits are transferred to Civil Servant account from one account to multiple other accounts                                                  | None                                                                                                                                                |
|           | 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,<br>1 CNY/beneficiary account                                                                                             |
|           | 1.3 Beneficiary accounts in other banks                                                                                                                                          | 15,000 LAK, 2 USD, 70 THB,<br>20 CNY/account                                                                                                        |
|           | 1.4 In case of a customer using cheques of other banks to transfer:                                                                                                              |                                                                                                                                                     |
|           | 1.4.1. Beneficiary accounts within BCEL                                                                                                                                          | - Charge cheque of other banks:<br>15,000 LAK, 2 USD, 70 THB,<br>20 CNY/cheque<br>- Processing fees:<br>5,000 LAK, 1 USD, 25 THB,<br>10 CNY/account |

|   |                                                                                             |                                                                                                                                                     |
|---|---------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|
|   | 1.4.2. Beneficiary accounts in other banks                                                  | - Charge cheque of other banks<br>15,000 LAK, 2 USD, 70 THB,<br>20 CNY/cheque<br>- Processing fees<br>15,000 LAK, 2 USD, 70 THB,<br>20 CNY /account |
| 2 | <b>Fees for transfer of payment to client's suppliers (in List ):</b>                       |                                                                                                                                                     |
|   | 2.1 Non-pay-roll transfer of 1 Debit to 2 or more Credits into beneficiary accounts in BCEL | 1,000 LAK, 0,2 USD, 5 THB,<br>1 CNY/beneficiary account                                                                                             |
|   | 2.2 Beneficiary accounts in other banks                                                     | 15,000 LAK, 2 USD, 70 THB,<br>20 CNY/account                                                                                                        |
|   | 2.3 In case of a customer using cheques of other banks to transfer to his/her suppliers:    |                                                                                                                                                     |
|   | 2.3.1. Beneficiary accounts within BCEL                                                     | - Charge cheque of other banks<br>15,000 LAK, 2 USD, 70 THB,<br>20 CNY/cheque<br>- Processing fees<br>5,000 LAK, 1 USD, 25 THB,<br>10 CNY/account   |
|   | 2.3.2. Beneficiary accounts in other banks                                                  | - Charge cheque of other banks<br>15,000 LAK, 2 USD, 70 THB,<br>20 CNY/cheque<br>- Processing fees<br>15,000 LAK, 2 USD, 70 THB,<br>20 CNY/account  |
| 3 | <b>Money Transfer within BCEL</b>                                                           |                                                                                                                                                     |
|   | 3.1. Transfer to accounts within BCEL                                                       | None                                                                                                                                                |
|   | 3.2. Money transfer via BCEL ATM system within BCEL network                                 | None                                                                                                                                                |
|   | <b>3.3. Transfer money to other bank account within BCEL</b>                                |                                                                                                                                                     |
|   | <b>3.3.1 Amounts in LAK</b>                                                                 |                                                                                                                                                     |
|   | 1). Less than or equal to 200,000,000 LAK                                                   | 15,000 LAK/Transaction                                                                                                                              |
|   | 2). From 200,000,001-500,000,000 LAK                                                        | 20,000 LAK/Transaction                                                                                                                              |
|   | 3). From 500,000,001-1,000,000,000 LAK                                                      | 30,000 LAK/Transaction                                                                                                                              |
|   | 4). From 1,000,000,001-5,000,000,000 LAK                                                    | 40,000 LAK/Transaction                                                                                                                              |
|   | 5). More than or equal to 5,000,000,001 LAK                                                 | 50,000 LAK/Transaction                                                                                                                              |
|   | <b>3.3.2 Amounts in USD</b>                                                                 |                                                                                                                                                     |
|   | 1). Less than or equal to 50,000 USD                                                        | 2 USD/Transaction                                                                                                                                   |
|   | 2). From 50,001-100,000 USD                                                                 | 3 USD/Transaction                                                                                                                                   |
|   | 3). From 100,001-300,000 USD                                                                | 4 USD/Transaction                                                                                                                                   |
|   | 4). From 300,001-500,000 USD                                                                | 5 USD/Transaction                                                                                                                                   |
|   | 5). More than or equal to 500,001 USD                                                       | 7 USD/Transaction                                                                                                                                   |
|   | <b>3.3.3 Amounts in THB</b>                                                                 |                                                                                                                                                     |
|   | 1). Less than or equal to 500,000 THB                                                       | 70 THB/Transaction                                                                                                                                  |
|   | 2). From 500,001-1,000,000 THB                                                              | 90 THB/Transaction                                                                                                                                  |
|   | 3). From 1,000,001-3,000,000 THB                                                            | 140 THB/Transaction                                                                                                                                 |
|   | 4). From 3,000,001-5,000,000 THB                                                            | 180 THB/Transaction                                                                                                                                 |
|   | 5). More than or equal to 5,000,001 THB                                                     | 220 THB/Transaction                                                                                                                                 |
|   | <b>3.3.4 Amounts in CNY</b>                                                                 |                                                                                                                                                     |
|   | 1). Less than or equal to 350,000 CNY                                                       | 14 CNY/Transaction                                                                                                                                  |
|   | 2). From 350,001-700,000 CNY                                                                | 21 CNY/Transaction                                                                                                                                  |

|          |                                                                                                                                                |                                                                                                                           |
|----------|------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------|
|          | 3). From 700,001-2,100,000 CNY                                                                                                                 | 28 CNY/Transaction                                                                                                        |
|          | 4). From 2,100,001-3,500,000 CNY                                                                                                               | 35 CNY/Transaction                                                                                                        |
|          | 5). More than or equal to 3,500,001 CNY                                                                                                        | 49 CNY/Transaction                                                                                                        |
|          | 3.4. Transfer from saving account to current account (Link Me Account)                                                                         | 5,000 LAK/transaction                                                                                                     |
|          | 3.5. Transfers into beneficiary's ID within BCEL network                                                                                       |                                                                                                                           |
|          | 3.5.1. Cash transfer                                                                                                                           | 0.05%<br>Min 15,000 LAK, 2 USD, 70 THB,<br>20 CNY/transaction<br>Max 200,000 LAK, 25 USD,<br>880 THB, 180 CNY/transaction |
|          | 3.5.2. Direct debit from remitter's account (the beneficiary receives cash)                                                                    | 15,000 LAK, 2 USD, 70 THB,<br>20 CNY/transaction                                                                          |
| <b>4</b> | <b>Money Transfer within Domestic banks</b>                                                                                                    |                                                                                                                           |
|          | 4.1. Transfer from other banks (by AVIS, Cashier cheque, visa cheques and others)                                                              | 15,000 LAK, 2 USD, 70 THB,<br>20 CNY/transaction                                                                          |
|          | <b>4.2. Transfer money to other bank account in other bank and transfer to other banks, issue cash cheque, VISA cheque at counter services</b> |                                                                                                                           |
|          | <b>4.2.1. Amounts in LAK</b>                                                                                                                   |                                                                                                                           |
|          | 1). Less than or equal to 200,000,000 LAK                                                                                                      | 15,000 LAK/Transaction                                                                                                    |
|          | 2). From 200,000,001-500,000,000 LAK                                                                                                           | 20,000 LAK/Transaction                                                                                                    |
|          | 3). From 500,000,001-1,000,000,000 LAK                                                                                                         | 30,000 LAK/Transaction                                                                                                    |
|          | 4). From 1,000,000,001-5,000,000,000 LAK                                                                                                       | 40,000 LAK/Transaction                                                                                                    |
|          | 5). More than or equal to 5,000,000,001 LAK                                                                                                    | 50,000 LAK/Transaction                                                                                                    |
|          | <b>4.2.2. Amounts in USD</b>                                                                                                                   |                                                                                                                           |
|          | 1). Less than or equal to 50,000 USD                                                                                                           | 2 USD/Transaction                                                                                                         |
|          | 2). From 50,001-100,000 USD                                                                                                                    | 3 USD/Transaction                                                                                                         |
|          | 3). From 100,001-300,000 USD                                                                                                                   | 4 USD/Transaction                                                                                                         |
|          | 4). From 300,001-500,000 USD                                                                                                                   | 5 USD/Transaction                                                                                                         |
|          | 5). More than or equal to 500,001 USD                                                                                                          | 7 USD/Transaction                                                                                                         |
|          | <b>4.2.3. Amounts in THB</b>                                                                                                                   |                                                                                                                           |
|          | 1). Less than or equal to 500,000 THB                                                                                                          | 70 THB/Transaction                                                                                                        |
|          | 2). From 500,001-1,000,000 THB                                                                                                                 | 90 THB/Transaction                                                                                                        |
|          | 3). From 1,000,001-3,000,000 THB                                                                                                               | 140 THB/Transaction                                                                                                       |
|          | 4). From 3,000,001-5,000,000 THB                                                                                                               | 180 THB/Transaction                                                                                                       |
|          | 5). More than or equal to 5,000,001 THB                                                                                                        | 220 THB/Transaction                                                                                                       |
|          | <b>4.2.4. Amounts in CNY</b>                                                                                                                   |                                                                                                                           |
|          | 1). Less than or equal to 350,000 CNY                                                                                                          | 14 CNY/Transaction                                                                                                        |
|          | 2). From 350,001-700,000 CNY                                                                                                                   | 21 CNY/Transaction                                                                                                        |
|          | 3). From 700,001-2,100,000 CNY                                                                                                                 | 28 CNY/Transaction                                                                                                        |
|          | 4). From 2,100,001-3,500,000 CNY                                                                                                               | 35 CNY/Transaction                                                                                                        |
|          | 5). More than or equal to 3,500,001 CNY                                                                                                        | 49 CNY/Transaction                                                                                                        |
|          | <b>4.3. Transfer money to other bank via LaPASS (RTGS/ACH) at counter services</b>                                                             |                                                                                                                           |
|          | <b>4.3.1. Inward transfer</b>                                                                                                                  |                                                                                                                           |
|          | 1). Transfer from other banks via LaPASS (RTGS/ACH)                                                                                            | 15,000 LAK, 2 USD, 70 THB,<br>20 CNY/transaction                                                                          |
|          | <b>4.3.2. Outward transfer</b>                                                                                                                 |                                                                                                                           |
|          | <b>1. Amounts in LAK</b>                                                                                                                       |                                                                                                                           |

|                                                                                         |                         |
|-----------------------------------------------------------------------------------------|-------------------------|
| <b>1). In case transfer from saving account/ Waiting GL</b>                             |                         |
| - Less than 100,000,000 LAK                                                             | 9,000 LAK/transaction   |
| - More than or equal to 100,000,000 LAK                                                 | 15,000 LAK/transaction  |
| <b>2). In case transfer from current account /Waiting GL</b>                            |                         |
| - 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  |
| <b>2. Amounts in USD</b>                                                                |                         |
| <b>1). In case transfer from saving account/Waiting GL</b>                              |                         |
| - Less than 15,000 USD                                                                  | 2 USD /transaction      |
| - More than or equal to 15,000 USD                                                      | 4 USD/transaction       |
| <b>2). In case transfer from current account/ Waiting GL</b>                            |                         |
| - 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       |
| <b>3. Amounts in THB</b>                                                                |                         |
| <b>1). In case transfer from saving account/ Waiting GL</b>                             |                         |
| - Less than 400,000 THB                                                                 | 70 THB/transaction      |
| - More than or equal to 400,000 THB                                                     | 110 THB/transaction     |
| <b>2). In case transfer from current account/ Waiting GL</b>                            |                         |
| - 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     |
| <b>4. Amounts in CNY</b>                                                                |                         |
| <b>1). In case transfer from saving account/ Waiting GL</b>                             |                         |
| - Less than 100,000 CNY                                                                 | 20 CNY/ transaction     |
| - More than or equal to 100,000 CNY                                                     | 30 CNY/ transaction     |
| <b>2). In case transfer from current account/ Waiting GL</b>                            |                         |
| - 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     |
| <b>4.4. Transfer money to other bank via SWIFT system in RMB at counter</b>             |                         |
| <b>4.4.1. Inward transfer</b>                                                           |                         |
| 1). Transfer from other banks                                                           | 20 CNY/ transaction     |
| 2).Inward International transfer via ICBC Vientiane Brance (domestic bank), charge more | 20 CNY/ transaction     |
| <b>4.4.2. Outward transfer</b>                                                          |                         |
| - Less than or equal to 350,000 CNY                                                     | 14 CNY/Transaction      |
| - From 350,001-700,000 CNY                                                              | 21 CNY/Transaction      |

|            |                                                                                                                              |                                                 |
|------------|------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|
|            | - From 700,001-2,10 0,000 CNY                                                                                                | 28 CNY/Transaction                              |
|            | - From 2,100,001-3,500,000 CNY                                                                                               | 35 CNY/Transaction                              |
|            | - More than or equal to 3,500,001 CNY                                                                                        | 49 CNY/Transaction                              |
| <b>III</b> | <b>Modification fees</b>                                                                                                     |                                                 |
| <b>1</b>   | Cash transfer modification into beneficiary's ID within BCEL network                                                         | 15,000 LAK, 2 USD, 70 THB, 20 CNY/transaction   |
| <b>2</b>   | <b>Fund transfer within domestic banks modification via Swift</b>                                                            |                                                 |
|            | 2.1. Inward transfer                                                                                                         |                                                 |
|            | <b>2.2.1. Modification and Refund</b>                                                                                        | None                                            |
|            | 2.2. Outward transfer                                                                                                        |                                                 |
|            | <b>2.1.1. Modification</b>                                                                                                   | 20 CNY/ transaction                             |
|            | <b>2.1.2. Refund</b>                                                                                                         | None                                            |
| <b>3</b>   | <b>Fund transfer modification via LaPASS (RTGS/ACH)</b>                                                                      |                                                 |
|            | <b>3.1. Inward transfer</b>                                                                                                  |                                                 |
|            | <b>3.1.1. Modification</b>                                                                                                   | None                                            |
|            | <b>3.1.2. Refund (Incise issuer bank requires to refund)</b>                                                                 |                                                 |
|            | <b>1). The refund in case transfer from saving account (Inward transaction code 011/ACH and 011/RTGS)</b>                    |                                                 |
|            | - 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  |
|            | <b>2). The refund in case transfer from current account (Inward transaction code 084/ACH and 084/RTGS)</b>                   |                                                 |
|            | - 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 |
|            | <b>3.2. Outward transfer</b>                                                                                                 |                                                 |
|            | <b>3.2.1. Outward fund transfer modification to other banks</b>                                                              | 10,000 LAK, 2 USD, 50 THB, 10 CNY/ transaction  |
|            | <b>3.2.2. Refund</b>                                                                                                         | None                                            |
| <b>4</b>   | <b>Fund transfer modification to other bank account in other bank via BOL by issue cash cheque, VISA cheque, BOL's AVIS</b>  |                                                 |
|            | <b>4.1. Transfer by issue cash cheque, VISA cheque, BOL's AVIS (Not over 3 working days)</b>                                 | 10,000 LAK, 2 USD, 50 THB, 10 CNY/ transaction  |
|            | <b>4.2. Transfer by issue cash cheque, VISA cheque, BOL's AVIS (over 3 working days)</b>                                     | 30,000 LAK, 3 USD, 80 THB, 17 CNY/ transaction  |
|            | <b>Remarks: 3 working days are counted from the date on the transfer authorization slip recorded by the Bank of Lao PDR.</b> |                                                 |



|   |                                                                                                            |                                                  |
|---|------------------------------------------------------------------------------------------------------------|--------------------------------------------------|
| 5 | Correct Utility Bills payment (Electricity, Water or Other) incase self-Service (I-Bank, BCEL One, ATM...) | 10,000 LAK, 2 USD, 50 THB,<br>10 CNY/transaction |
|---|------------------------------------------------------------------------------------------------------------|--------------------------------------------------|

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