

International Card Service Fees

No	Details of service fees	Fees			
		LAK	USD	THB	CNY
1	Use international cards via BCEL ATM/time				
	1.1. CUP/Unionpay, Diners Club, Maestro...	30,000			
	1.2.JCB, Visa, Amex	40,000			
	1.3.Mastercard	75,000			
2	International card cash withdrawal (THB/CNY) via multi-currency ATM				
	2.1. Withdraw cash in THB				
	2.1.1. CUP/Unionpay, Maestro...	3%, Min 50 THB			
	2.1.2. JCB, Visa, Amex	3%, Min 60 THB			
	2.1.3. Mastercard	5%, Min 110 THB			
	2.2. Withdraw cash in CNY				
	2.2.1. CUP/Unionpay, Maestro...	3%, Min 12 CNY			
	2.2.2. JCB, Visa, Amex	3%, Min 15 CNY			
	2.2.3. Mastercard	5%, Min 25 CNY			
3	EDC fee service (collect from the merchant)				
	3.1 Sale/Purchase transaction (Visa, MasterCard, JCB and CUP)	2.8% of the transaction amount			
	3.2 Key-in transaction (Visa, MasterCard, JCB and CUP)	2.8% of the transaction amount			
	3.3 Sale/Purchase transaction, Key-in Transaction (Amex)	4% of the transaction amount			
	3.4 Fees for cash withdrawal via EDC (Cash Advance transaction)				
	3.4.1 Tourist /general individual: M a x withdrawal 1,000 USD /person/day	3% of the withdrawal amount			
	3.4.2 Expert/tourist with guarantor: M a x withdrawal 2,000 USD /person/day	3% of the withdrawal amount			
4	Fees for supplying of paper roll for EDC's receipts				
	4.1 For general merchants	None			
	4.2 For Microfinance institutions	Free 2 rolls/month/merchant,			

		10,000 LAK/roll (for S80) or 9,000 LAK/roll (for S90) for an additional roll			
5	Fees for supplying a copy of merchant's history transaction records				
	5.1 Supplying a copy of merchant's history transaction records (not over 3 months)	None			
	5.2 Supplying a copy of merchant's history transaction records (over 3 months but not exceeding 1 year)/time/merchant	25,000	4	110	30
	5.3 Supplying a copy of merchant's history transaction records (over 1 year but not exceeding 3 years)/time/merchant	80,000	10	350	70
	5.4 Supplying a copy of merchant's history transaction records (over 3 years but not exceeding 10 years)/time/merchant	120,000	15	530	110
6	Merchant's EDC terminal member (For merchant that listed in the high risk merchant category code (MCC) and a merchant that cannot provide the required documents)				
	6.1 For a merchant that cannot provide the required documents more than 3 months				
	6.1.1 Monthly maintenance fees/EDC/Month		20		
	6.2 For a merchant that cannot provide the required documents more than 6 months				
	6.2.1 Monthly maintenance fees/EDC/Month		20		
	6.2.2 Refundable deposit (Block)/EDC		500		
	6.3 Merchant that can provide the required documents, but owner is foreigner/ Merchant owned by Laotian but managed or rent-in by foreigners				
	6.3.1 Refundable deposit (Block)/EDC		500		
	7	Change information of EDC/ONEPAY			
7.1 Change account number for payment via EDC/ONEPAY/time		10,000			
8	Change information of QR Code (One Pay, UPI, Wechat Pay, Alipay, GLN)				
	8.1 Change account number/time	10,000			
	8.2 Change shop name/time	10,000			
	8.3 Reset password One pay Shop/time	10,000			

9	Change shop name (previously provided) to new name and change location (service location)/time/EDC		2		
10	A card accepting terminal’s charger and charging cable are broken or damaged				
	10.1. In case of equipment failure due to poor quality of the equipment itself	None			
	10.2. In the event that a merchant damages equipment such as: lost, missing, dropped, etc.				
	10.2.1. A set (Charger + Charging cable)	350,000	18		
	10.2.2. Charger	200,000	10		
	10.2.3. Charging cable	150,000	8		

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