

Internal Service Fees

No.	Details of service fees	Fees
I	Cash deposit/withdawal fees	
1	Deposit money to other bank account within BCEL and deposit to other banks via LaPASS	
	1.1 Amounts in LAK	
	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
	1.2 Amounts in USD	
	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
	1.3 Amounts in THB	
	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
2	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 Max 25 USD, 880 THB/transaction
II	Transfer Fees	
1	Fee of payroll transfer	
	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, 1 CNY/beneficiary account
	1.3 Beneficiary accounts in other banks	15,000 LAK, 2 USD, 70 THB, 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: 15,000 LAK, 2 USD, 70 THB, 20 CNY/cheque - Processing fees: 5,000 LAK, 1 USD, 25 THB, 10 CNY/account

	1.4.2. Beneficiary accounts in other banks	- Charge cheque of other banks 15,000 LAK, 2 USD, 70 THB, 20 CNY/cheque - Processing fees 15,000 LAK, 2 USD, 70 THB, 20 CNY /account
2	Fees for transfer of payment to client's suppliers (in List):	
	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, 1 CNY/beneficiary account
	2.2 Beneficiary accounts in other banks	15,000 LAK, 2 USD, 70 THB, 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 15,000 LAK, 2 USD, 70 THB, 20 CNY/cheque - Processing fees 5,000 LAK, 1 USD, 25 THB, 10 CNY/account
	2.3.2. Beneficiary accounts in other banks	- Charge cheque of other banks 15,000 LAK, 2 USD, 70 THB, 20 CNY/cheque - Processing fees 15,000 LAK, 2 USD, 70 THB, 20 CNY/account
3	Money Transfer within BCEL	
	3.1. Transfer to accounts within BCEL	None
	3.2. Money transfer via BCEL ATM system within BCEL network	None
	3.3. Transfer money to other bank account within BCEL	
	3.3.1 Amounts in LAK	
	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
	3.3.2 Amounts in USD	
	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
	3.3.3 Amounts in THB	
	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
	3.3.4 Amounts in CNY	
	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% Min 15,000 LAK, 2 USD, 70 THB, 20 CNY/transaction Max 200,000 LAK, 25 USD, 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, 20 CNY/transaction
4	Money Transfer within Domestic banks	
	4.1. Transfer from other banks (by AVIS, Cashier cheque, visa cheques and others)	15,000 LAK, 2 USD, 70 THB, 20 CNY/transaction
	4.2. Transfer money to other bank account in other bank and transfer to other banks, issue cash cheque, VISA cheque at counter services	
	4.2.1. Amounts in LAK	
	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
	4.2.2. Amounts in USD	
	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
	4.2.3. Amounts in THB	
	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
	4.2.4. Amounts in CNY	
	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
	4.3. Transfer money to other bank via LaPASS (RTGS/ACH) at counter services	
	4.3.1. Inward transfer	
	1). Transfer from other banks via LaPASS (RTGS/ACH)	15,000 LAK, 2 USD, 70 THB, 20 CNY/transaction
	4.3.2. Outward transfer	
	1). ACH	
	- Amounts in LAK	9,000 LAK

	- Amounts in USD	1 USD
	- Amounts in THB	40 THB
	- Amounts in CNY	8 CNY
	2). RTGS	
	- Amounts in LAK	12,000 LAK
	- Amounts in USD	2 USD
	- Amounts in THB	60 THB
	- Amounts in CNY	15 CNY
	4.4. Transfer money to other bank via SWIFT system in RMB at counter	
	4.4.1. Inward transfer	
	1). Transfer from other banks	20 CNY/ transaction
	2). Inward International transfer via ICBC Vientiane Brance (domestic bank), charge more	20 CNY/ transaction
	4.4.2. Outward transfer	
	- 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
III	Modification fees	
1	Cash transfer modification into beneficiary's ID within BCEL network	15,000 LAK, 2 USD, 70 THB, 20 CNY/transaction
2	Fund transfer within domestic banks modification via Swift	
	2.1. Inward transfer	
	2.1.1. Modification and Refund	None
	2.2. Outward transfer	
	2.2.1. Modification	20 CNY/ transaction
	2.2.2. Refund	None
3	Fund transfer modification via LaPASS (RTGS/ACH)	
	3.1. Inward transfer	
	3.1.1. Modification	None
	3.1.2. Refund (Incise issuer bank requires to refund)	
	- Amounts in LAK	12,000 LAK
	- Amounts in USD	2 USD
	- Amounts in THB	60 THB
	- Amounts in CNY	15 CNY
	3.2. Outward transfer	
	3.2.1. Outward fund transfer modification to other banks	10,000 LAK, 2 USD, 50 THB, 10 CNY/ transaction
	3.2.2. Refund	None
4	Fund transfer modification to other bank account in other bank via BOL by issue cash cheque, VISA cheque, BOL's AVIS	

	4.1. Transfer by issue cash cheque, VISA cheque, BOL's AVIS (Not over 3 working days)	10,000 LAK, 2 USD, 50 THB, 10 CNY/ transaction
	4.2. Transfer by issue cash cheque, VISA cheque, BOL's AVIS (over 3 working days)	30,000 LAK, 3 USD, 80 THB, 17 CNY/ transaction
	Remarks: 3 working days are counted from the date on the transfer authorization slip recorded by the Bank of Lao PDR.	
5	Correct Utility Bills payment (Electricity, Water or Other) incase self-Service (I-Bank, BCEL One, ATM...)	10,000 LAK, 2 USD, 50 THB, 10 CNY/transaction

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