

UnionPay Debit Card Service Fees

Effective From 14/09/2026 until further amendments are made.

I. UnionPay Dabit Card

No	Details of service fees	Fees			
		LAK	USD	THB	CNY
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	5	180	40
	2). Supplementary card	20,000	3	90	20
	1.1.2. Carbon card				
	1). Primary card	50,000	7	220	50
	2). Supplementary card	25,000	4	110	30
	1.1.3. Gold card				
	1). Primary card	60,000	8	270	60
	2). Supplementary card	30,000	4	140	30
	1.2 New UnionPay Debit Card Issuance (MyWay) for individual:				
	1.2.1 Standard card				
	1). Primary card	70,000	9	310	60
	2). Supplementary card	35,000	5	160	30
	1.2.2 Carbon card				
	1). Primary card	80,000	10	350	70
	2). Supplementary card	40,000	5	180	40
	1.2.3 Gold card				
	1). Primary card	90,000	12	400	80
	2). Supplementary card	45,000	6	200	40
	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	7	220	50
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	3	90	20
	- Supplementary card				
	2). Carbon card				
	- Primary card	25,000	4	110	30
	- Supplementary card				
	3). Gold card				
	- Primary card	30,000	4	140	30
	- Supplementary card				
	2.1.2 UnionPay Debit Card (MyWay)				
	1). Standard card				
	- Primary card	35,000	5	160	30
	- Supplementary card				
	2). Carbon card				
	- Primary card	40,000	5	180	40
	- Supplementary card				
	3). Gold card				
	- Primary card	45,000	6	200	40
	- 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:		

3	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	5	180	40
	- Supplementary card	20,000	3	90	20
	2). Carbon card				
	- Primary card	50,000	7	220	50
	- Supplementary card	25,000	4	110	30
	3). Gold card				
	- Primary card	60,000	8	270	60
	- Supplementary card	30,000	4	140	30
	2.2.3 UnionPay Debit Card (Myway) unpaid monthly fees over 1 year				
	1). Standard card				
	- Primary card	70,000	9	310	60
	- Supplementary card	35,000	5	160	30
	2). Carbon card				
	- Primary card	80,000	10	350	70
	- Supplementary card	40,000	5	180	40
	3). Gold card				
	- Primary card	90,000	12	400	80
	- Supplementary card	45,000	6	200	40
	Card renewal (extension)				
	3.1 Within one year (from expire date)				
	3.1.1 UnionPay Debit Card	20,000	3	90	20
	3.1.2 UnionPay Debit Card (Myway)	35,000	5	160	30
	3.1.3 UnionPay Virtual Debit Card	None			
	3.1.2 Monthly maintenance fee				
1). Primary 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 UnionPay Debit Card	Same as New UnionPay Debit Card Issuance Fee I No.1.1				
3.2.2 UnionPay Debit Card (Myway)	Same as New UnionPay Debit Card Issuance Fee I No.1.2				
3.2.3 UnionPay Virtual Debit Card	Same as New UnionPay Virtual Debit Card Issuance Fee II No.1				
3.2.4 Monthly maintenance fee					
1). Primary card	(in case do not issuance new card same as old card type, the monthly maintenance fee will be				
2). Supplementary card					

		charged as monthly maintenance fee of new card type)			
4	Issuance of new PIN (re-PIN)	10,000	2	50	10
5	Monthly maintenance fees				
	5.1 UnionPay Debit Card and UnionPay Debit Card (Myway)				
	5.1.1 Standard card				
	1). Primary card	5,000			
	2). Supplementary card	4,000			
	5.1.2 Carbon card				
	1). Primary card	6,000			
	2). Supplementary card	5,000			
	5.1.3 Gold card				
	1). Primary card	8,000			
	2). Supplementary card	7,000			
	5.2 For government officers (Including officers in probation period), teachers, polices soldiers.	2,000			
		For standard card (Primary card)			
	5.3 For private school’s teachers	3,000			
		For standard card (Primary card)			
	5.4 For banking Institute’s teachers	2,000			
		For standard card (Primary card)			
	5.5 For village headman committee and village staffs in nationwide	2,500			
		For standard card (Primary card)			
	5.6 For high school students	1,000			
For standard card (Primary card)					
5.7 For college, institution, university’s student (Only student card)	1,000				
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			
7	Fee for discrepancy in exchange rate	2% of amount used			
8	Fees for payment of goods or services via EDC:				
	8.1 Within BCEL network	None			
	8.2 Networks of other banks	None			
9	Fees for balance inquiry transaction (other banks or overseas)/time		0.5		
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	3	90	20
	10.1.3 From 91-180 days	50,000	7	220	50
	10.2 Outside BCEL network or overseas				
	10.2.1 Not exceed 60 days	50,000	7	220	50
	10.2.2 From 61-120 days	80,000	10	350	70
	10.2.3 From 121-180 days	100,000	13	440	90

11	Fees for viewing records of ATM's camera file/time/transaction				
	11.1 Records of ATM's camera file within BCEL network (not exceeding 7 days)		3		
	11.2 Records of ATM's camera file within BCEL network (exceeding 7 days but less than 30 days)		5		
	11.3 Records of ATM's camera file within BCEL network (exceeding 30 days, but no more than 90 days)		10		
12	Change the primary account of Card	10,000	2	50	10
13	Adding a new account to Card	10,000	2	50	10
14	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				
	14.1 UnionPay Debit Card				
	14.1.1 Return the student ATM card				
	1). Standard Card	None			
	2). Carbon Card	None			
	3). Gold Card	None			
	14.1.2 No return the student ATM card				
	1). Standard Card	20,000	3	90	20
	2). Carbon Card	25,000	4	110	30
	3). Gold Card	30,000	4	140	30
	14.2 UnionPay Debit Card (Myway)				
	14.2.1 return/not return the student ATM card	30,000	4	140	30
15	The customer requests card reissuance because the card was automatically terminated after not being collected within 45 days				
	15.1 Student Card	20,000	3	90	20
	15.2 UnionPay Debit Card				
	15.2.1. Standard Card				
	1). Primary Card	20,000	3	90	20
	2). Supplementary Card				
	15.2.2. Carbon Card				
	1). Primary Card	25,000	4	110	30
	2). Supplementary Card				
	15.2.3. Gold Card				
	1). Primary Card	30,000	4	140	30
	2). Supplementary Card				
	15.3 UnionPay Debit Card (Myway)				
	15.3.1. Standard Card				
	1). Primary Card	35,000	5	160	30
	2). Supplementary Card				
	15.3.2. Carbon Card				
	1). Primary Card	40,000	5	180	40

	2). Supplementary Card				
	15.3.3. Gold Card				
	1). Primary Card	45,000	6	200	40
	2). Supplementary Card				

II. UnionPay Virtual Debit Card

No	Details of service fees	Fees			
		LAK	USD	THB	CNY
1	New UnionPay Virtual Debit Card Issuance				
	1.1. Standard Card	20,000	3	90	20
	1.2. Carbon Card	25,000	4	110	30
	1.3. Gold Card	30,000	4	140	30
2	Monthly maintenance fees				
	2.1. Standard Card	5,000			
	2.2. Carbon Card	6,000			
	2.3. Gold Card	8,000			
3	Card replacement or extension				
	3.1. Standard Card	20,000	3	90	20
	3.2. Carbon Card	25,000	4	110	30
	3.3. Gold Card	30,000	4	140	30
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	3	90	20
	4.2. Carbon Card	25,000	4	110	30
	4.3. Gold Card	30,000	4	140	30
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	3	90	20
	2). Supplementary card				
	5.1.2. Carbon card				
	1). Primary card	25,000	4	110	30
	2). Supplementary card				
	5.1.3. Gold card				
	1). Primary card	30,000	4	140	30
	2). Supplementary card				
	5.2. UnionPay Debit Card (MyWay)				
	5.2.1. Standard card				
	1). Primary card	35,000	5	160	30
	2). Supplementary card				
	5.2.2. Carbon card				
	1). Primary card	40,000	5	180	40
	2). Supplementary card				
	5.2.3. Gold card				

	1). Primary card	45,000	6	200	40
	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	3	90	20
	2). Carbon Card	25,000	4	110	30
	3). Gold Card	30,000	4	140	30
7	Issuance of new PIN (re-PIN)	10,000	2	50	10
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	3	90	20
	10.1.3 From 91-180 days	50,000	7	220	50
	10.2 Outside BCEL network or overseas				
	10.2.1 Not exceed 60 days	50,000	7	220	50
	10.2.2 From 61-120 days	80,000	10	350	70
	10.2.3 From 121-180 days	100,000	13	440	90
11	Change the primary account of Card	10,000	2	50	10
12	Adding a new account to Card	10,000	2	50	10
13	Fee for discrepancy in exchange rate				2% of amount used

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