

BCEL’s International Debit and Credit Card Service Fees

Effective from 21/09/2026 until further amendments are made

I. VISA Debit and Credit Card

No	Details of service fees	Fees			
		LAK	USD	THB	CNY
1	Credit card approval fees with/without collateral and annual revision				
	a. Have collateral	Base on Credits for guarantee purposes fee of an announcement on Lending Service Fees			
	b. Guaranteed by BCEL’s deposits	None			
	c. No collateral				
	i. New approval	0.5% of approved amount			
	ii. Card renewal (extension)	0.5% of approved amount			
	iii. Re-issuance card (in case of loss, damage and others related to new credit analysis)	0.125% of approved amount per year (of card validity period, added from the old card)			
	d. Annual revision	None			
2	Registration fees (paid on submission of application)				
	2.1. Visa Credit Platinum Card (None Insurance)				
	➤ Primary Card		35		
	➤ Supplementary Card		25		
	2.2 Visa Credit Platinum Card (With Insurance)				
	➤ Primary Card		35		
	➤ Supplementary Card		25		
	2.3. Visa Debit Platinum Card (None Insurance)				
	➤ Primary Card		15		
	➤ Supplementary Card		10		
	2.4. Visa Debit Platinum Card (With Insurance)				
	➤ Primary Card		15		
	➤ Supplementary Card		10		
	2.5 VISA DEBIT				
	➤ Primary Card		15		
	➤ Supplementary Card		12		
3	Annual fees (if the outstanding service fees exceeded 6 months, the card will be terminated or suspended)				
	3.1 Visa Credit Platinum Card (None Insurance)				
	➤ Primary Card		40		
	➤ Supplementary Card		20		
	3.2 Visa Credit Platinum Card (With Insurance)				

	➤ Primary Card		75		
	➤ Supplementary Card		65		
	3.3 Visa Debit Platinum Card (None Insurance)				
	➤ Primary Card		25		
	➤ Supplementary Card		15		
	3.4 Visa Debit Platinum Card (With Insurance)				
	➤ Primary Card		35		
	➤ Supplementary Card		25		
	3.5 VISA DEBIT				
	➤ Primary Card		25		
	➤ Supplementary Card		15		
4	Interest rates for BCEL’s Visa Credit Card (Cash withdrawal, Payments of goods and services)				
	4.1.Payment due to date	None			
	4.2.Outstanding balance in full or part (Interest is charged on the date of Cash withdrawal or Payments of goods and services)	16%/year, Min 1 USD			
5	Minimum due	10% of Amount used			
6	Fee for late principal repayment (Percentage of the minimum due)	2%, Min 5 USD			
7	Fees for cash withdrawal				
	7.1.Within BCEL’s ATM network	None for Debit card 12,000 LAK/transaction for Credit card			
	7.2.EDC and outside BCEL’s ATM network (Other banks’ network)	3%, Min 3 USD			
8	Fee for discrepancy in exchange rate	2% of amount used			
9	Change of Credit limit/time		5		
10	Chargeback fees/transaction				
	10.1.General sectors		5		
	10.2.Airlines, Hotels, vehicle rentals and cruise lines sectors		30		
11	Re-issuance, renewal and issuance of new PIN number				
	11.1.Re-issuance of card (in case of loss, damage or upon the cardholders’ requests)		10 USD + outstanding fees (if any)/card		
	11.2. Card renewal (extension)				
	11.2.1 Within 45 days	None			
	11.2.2 Within 1 year	Free for registration, Annual fees for each card type			
	11.2.3 More than 1 year	Registration fees and Annual fees for each card type			
	11.3.Issuance of new PIN number/time/card		5		
12	Fees for notification of card loss				
	12.1 Card loss report and update card into the bulletin list	None			

	12.2 Card loss report (when the cardholder is overseas) via VISA Card International/time/card		20		
13	Fee for supplying of transaction receipts and previous statement				
	13.1 Supply of transaction receipts within the network and merchants subscribed to BCEL				
	13.1.1 Not exceed 7 days			None	
	13.1.2 From 8-90 days/transaction		3		
	13.1.3 From 91-180 days/transaction		7		
	13.2 Supply of transaction receipts outside the network and merchants not subscribed to BCEL				
	13.2.1 Not exceed 60 days /transaction		7		
	13.2.2 From 61-120 days/transaction		10		
	13.2.3 From 121-180 days/transaction		13		
	13.3.Issuance of Statement for VISA Credit as requested by the card owner/time/card				
	13.3.1. backward within 1-3 months		3		
	13.3.2. backward exceeding 3 months but less than 1 year		5		
	13.3.3. backward exceeding 1 year but less than 3 years		13		
	13.3.4. backward exceeding 3 years but less than 10 years		65		
	13.3.5. backward exceeding 10 years if BCEL is able to provide		125		
	13.4. Issuance of Statement for VISA Debit as requested by the card owner	Base on request for statement backward on Deposit Service Fees			
14	Fee for express issuance of a card (application forms are received by Card Centre before 15:00 and the card can be collected by 16:00 in the same day, but in case of time is over 15:00 will be received a card the next day).		20		
15	Changing debt repayment method, debt repayment account or Changing Card information/time/card		2		
16	Changing the collateral account for VISA credit (Include Changing the collateral account 45 days, in case Closing of VISA credit card)/time/card		5		
17	Re-activate Credit Card in case of being locked due to unpaid the debt for 3 consecutive months				
	17.1 First re-activation (in case wish to re-activate)		10		
	17.2 Second re-activation		15		
18	Closing of VISA credit card without returning the card				
	18.1 Permanently close the Credit card and account	None (Except in case the customer forgets card at the foreign ATM, the foreign bank sends the card to BCEL and collects the service fee, BCEL will collect with the customer 15 USD/card/time)			

	18.2 Close the old card and propose to issue new card	Issuance a new card fee apply			
19	Card replacement due to non-collected issued card/captured card more than 45 days		10		
20	Certificate of Credit or Debit card/amount/card/letter		3		

II. JCB Credit Card

No	Details of service fees	Fees			
		LAK	USD	THB	CNY
1	Member registration fee (paid on submission of application)				
	1.1 JCB GOLD				
	• Primary Card		35		
	• Supplementary Card		25		
	1.2 JCB Classic				
	• Primary Card		30		
2	Annual maintenance Fees				
	2.1 JCB GOLD				
	• Primary Card		40		
	• Supplementary Card		35		
	2.2 JCB Classic				
	• Primary Card		35		
3	Interest rates for Credit card and other fees				
	Visa credit card fees applied				

Remarks: For other service fees that are not specified in the above table, please follow the service fees of I

III. Co-Brand Credit Card

No	Details of service fees	Fees			
		LAK	USD	THB	CNY
1	Member registration fees (paid on submission of application)				
	1.1. Platinum Card				
	• Primary Card		35		
	• Supplementary Card		25		
	1.2. Gold Card				
	• Primary Card		25		
	• Supplementary Card		20		
	1.3. Silver Card				
	• Primary Card		20		
	• Supplementary Card		10		
2	Annual Maintenance Fees				
	2.1. Platinum Card				
	• Primary Card		40		

	• Supplementary Card		20		
	2.2. Gold Card				
	• Primary Card		35		
	• Supplementary Card		20		
	2.3. Silver Card				
	• Primary Card		30		
	• Supplementary Card		20		
3	Interest rates for Credit card and other fees		Visa credit card fees applied		

Remarks: For other service fees that are not specified in the above table, please follow the service fees of I

IV. BCEL World Mastercard

No	Details of service fees	Fees			
		LAK	USD	THB	CNY
1	Member registration fees (paid on submission of application)				
	• Primary Card		35		
	• Supplementary Card		25		
2	Annual Maintenance Fees				
	• Primary Card		75		
	• Supplementary Card		65		
3	Interest rates for Credit card and other fees		Visa credit card fees applied		

Remarks: For other service fees that are not specified in the above table, please follow the service fees of I

V. BCEL Prepaid Mastercard

No	Details of service fees	Fees			
		LAK	USD	THB	CNY
1	Member registration fees (paid on submission of application, No supplementary Card)				
	1.1 BCEL Virtual Prepaid Mastercard		20		
	1.2 BCEL Standard Prepaid Mastercard		30		
	1.3 BCEL My Way Prepaid Mastercard		40		
2	Annual Maintenance Fees				
	2.1 BCEL Virtual Prepaid Mastercard				None
	2.2 BCEL Standard Prepaid Mastercard				None
	2.3 BCEL My Way Prepaid Mastercard				None
3	Re-issuance of card/Change card number (in case of loss or suspicious transaction); Card renewal (extension)				
	3.1 BCEL Virtual Prepaid Mastercard		15		
	3.2 BCEL Standard Prepaid Mastercard		20		
	3.3 BCEL My Way Prepaid Mastercard		25		
4	Top-up fees (for any type of Prepaid card)				
	a. Top-up less than or equal to 500 USD		1.50		
	b. Top-up 500.01 – 1,000.00 USD		1.20		
	c. Top-up 1,000.01 – 3,000.00 USD		0.99		

	d. Top-up 3,000.01 – 5,000.00 USD		0.59		
	e. Top-up 5,000.01 – 10,000.00 USD		0.39		
5	Payments for goods and services within BCEL's network and others	None (Receivers' Bank may charge)			
6	Fee for Unload (LAK only)	None			
7	Money transfer to another card	None			
8	No transaction more than 1 year	None			
9	Other fees	Visa debit card fees applied			
10	Issuance of Statement for Prepaid Mastercard as requested by the card owner	Base on request for statement backward on Deposit Service Fees			
11	Card unblocking fee, Card locked due to 5 declines for insufficient funds		5		

Remarks: For other service fees that are not specified in the above table, please follow the service fees of I.

VI. BCEL Mastercard Platinum SmartPay Card

No	Details of service fees	Fees			
		LAK	USD	THB	CNY
1	Member registration fees (paid on submission of application)				
	• Primary Card		35		
	• Supplementary Card		25		
2	Annual Maintenance Fees				
	• Primary Card		40		
	• Supplementary Card		30		
3	Interest Rate for Installment Repayment				
	- 3 Months			0.65%/Month	
	- 6 Months			0.70%/Month	
	- 9 Months			0.73%/Month	

Remarks: For other service fees that are not specified in the above table, please follow the service fees of I.

VII. Visa Corporate Card

No	Details of service fees	Fees			
		LAK	USD	THB	CNY
1	Member registration fees (paid on submission of application)		35		
2	Annual Maintenance Fees		55		
3	Re-issuance of card (in case of loss, damage or upon the cardholders' requests)		10		
4	Change of Credit limit		5		
5	Changing the collateral account		5		

Remarks: For other service fees that are not specified in the above table, please follow the service fees of I.

VIII. Fee for selection of a vanity international card number

No.	Details of service fees	Fees			
		LAK	USD	THB	CNY
1	Fee for selection of a vanity international card number (For last 4 digits):				
	1.1 xxxx xxxx xxxx 9999 (Ex: 7777, 8888, 9999)		100		
	1.2 xxxx xxxx xxxx x999 (Ex: 3999, 2999)		80		
	1.3 xxxx xxxx xxxx 999x (Ex: 9992, 9998)		80		
	1.4 Sequential number (Ex 1234, 2345, 6789, others)		80		
	1.5 xxxx xxxx xxxx xx99 (Ex: 1199, 2299)		50		
	1.6 Chosen by customer (Ex: date of birth, phone number, others)		20		
	1.7 xxxx xxxx xxxx xxx9 (Ex: 2549, 1239)		10		
2	Special offer for loan's customer (Customer who wants to issue credit card)				
	2.1 Member registration fees (paid on submission of application)	None			
	2.2 Annual fee and other fees	Charge as normal			

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