Lending Service Fees

Effective date: 14/10/2026

No	Details of Lending fees and charges	Fees			
		LAK	USD	THB	CNY
I	**Fees for loan approval**				
1	**Advances Loan**	0.5% of approved amount			
2	**Term Loan (For** General and SMEs Loan), l**oans for other financial institutions, Packing Credit, Credits for guarantee purposes**				
	2.1.Fee for loan approval: 6 months and below	0.5% of approved amount			
	2.2.Fee for loan approval: over 6 to 12 months	0.8% of approved amount			
	2.3.Fee for loan approval: over 12 months	1% of approved amount			
3	**Home Loan**	0.5% of approved amount			
4	**Consumer Loan**	None			
5	**Loans guaranteed by precious metals, and certificate of assets with high liquidity**				
	5.1 Fee for credit approval: 6 months and below	0.3% of approved amount			
	5.2 Fee for credit approval: over 6 to 12 months	0.5% of approved amount			
	5.3 Fee for credit approval: over 12 months	0.8% of approved amount			
6	Loans guaranteed by deposits	0.3% of approved amount			
7	Loans guaranteed by gold (Gold Certificate)				
	7.1 Fee for credit approval: 6 months and below	0.4% of approved amount			
	7.2 Fee for credit approval: over 6 to 12 months	0.6% of approved amount			
	7.3 Fee for credit approval: over 12 to 60 months	0.8% of approved amount			
8	Loans guaranteed by the government of the Lao PDR or any reliable international organisations	0.8 % of approved amount			
9	Syndicated loans for other financial institutions (management support)	0.5% of approved amount			
10	**Revolving Loan (For** General and SMEs Loan) **and loan funded by EXIM BANK**				
	10.1. Fee for new loan approval	1% of approved amount			
	10.2. Fee for loan approval revised annually	0.5% of approved amount			
	10.3. Fee for credit approval (annual revision) for SMEs Loan	0.25% of approved amount			

	10.4. Periodic revision fees: For customers notified by BCEL to have installment payment, make installment memorandum or amend the contract to change the type of loan from revolving loan to regular loan or do not allow to use revolving loan.	None
11	**Increase credit amount**	
	11.1. Old contract duration	
	11.1.1. Fee for loan approval: 6 months and below	0.5% of increase credit amount
	11.1.2. Fee for loan approval: over 6 to 12 months	0.8% of increase credit amount
	11.1.3. Fee for loan approval: over 12 months	1% of increase credit amount
	11.1.4. Revolving Loan	1% of increase credit amount
	11.2. Extend the term of contract	According to each credit product, Max 1% of total amount (net debt + increase credit amount)
II	**Fee for collateral assessment (for approved credit)**	
1	**New approval**	
	1.1. All type of credit products	1) Land/Land + Building/Condominium Ownership Certificate: 1,000,000 LAK/Item, Max 100,000,000 LAK/1 proposal for collateral assessment 2) Vehicle – Machinery: 1,500,000 LAK/item 3) Concession rights (including all assets located in the concession area) and account receivable:2,000,000 LAK/item **Remarks:** For assets located beyond a 50 kilometers radius from the head office or branch, an additional 30% will be charged/item
	1.2.In case of hiring an outside company to evaluate the collateral in accordance with BCEL regulations/guidelines	100,000 LAK/item Max 20,000,000 LAK/contract
2	**Increase credit amount**	
	2.1. Term loan	Base on fee for collateral assessment, new approval (II,No.1)
	2.2. Revolving Loan	Base on fee for collateral assessment, new approval (II,No.1)

3	**Withdrawal, addition and replacement of the collateral**				
	3.1. The customer proposes to withdraw, replace, add collateral	Base on fee for collateral assessment, new approval (II,No.1) (Charge for collateral withdrawal, replacement and addition only)			
	3.2. The Bank requests a change/withdrawal of the collateral	None			
4	**Restructure of debt/amendment of contract (Adjust the outstanding and interest installment, Extend the term of contract)**				
	4.1 No reassessment of collateral is required	None			
	4.2 Reassessment of collateral is required	100,000 LAK/item Max 10,000,000 LAK/contract			
5	**Fee for collateral assessment (Periodic and annual revision)**				
	5.1. Term loan				
	5.1.1. Reassessment of collateral is required/not required (Not increase credit amount)	None			
	5.1.2. Increase credit amount	Base on fee for collateral assessment, new approval (II,No.1)			
	5.2. Revolving Loan				
	5.2.1. Reassessment of collateral (not new approval/Increase credit amount)	100,000 LAK/item Max 10,000,000 LAK/contract			
	5.2.2. New approval/Increase credit amount	Base on fee for collateral assessment, new approval (II,No.1)			
	5.2.3. Periodic revision but not reassessment of collateral	None			
6	**Fee for collateral assessment after the contract was signed**				
	6.1. Add new collateral and/or obtain conditional approval to withdraw the available amount base on the assessment value of the collateral (with the borrower adding collateral gradually)	Base on fee for collateral assessment, new approval (II,No.1)			
7	Fee for collateral assessment for NPL customer (Reassessment of collateral is required/not required)	None			
III	**Service fees for contract cancellation**				
1	Cancellation of the approved loan, but the contract has not been signed yet	0.1% of approved amount, Min 100,000 LAK, Max 1,000,000 LAK			
2	Cancellation of the approved loan which the contract has already been signed	0.1% of approved amount, Min 200,000 LAK, Max 2,000,000 LAK			
IV	**Fee for amendment of contract**				
1	Change collateral, Withdrawal of collateral/time/contract	1,000,000			

2	Restructure of debt (Adjust the outstanding and interest installment, reduce the interest rate, but not extend the term of contract) /time/contract	1,000,000	125	4,400	
3	Restructure of debt (extend the term of contract)	0.1%/ month, Max 1% of net debt			
4	Other contract amendments (reduce approved amount, increase/reduce/change loan purpose... but not extend the contract term and others)/time/contract	1,000,000	125	4,400	
5	withdraw collateral in case of debt restructuring	None			
V	**Fee for issuance of other bank guarantees**				
1	**Issuance of Bank Reference Letter**				
	1.1 Define the amount	0.1%/Approved amount Min 1,000,000 LAK Max 3,000,000 LAK/letter			
	1.2 Not define the amount/letter	1,000,000			
2	**Fee for issuance of bank guarantees (Bank Guarantee, SBLC)**				
	2.1. Cash guarantee (direct debit from bank account)/letter/year	500,000	25	700	
	2.2. Block Saving account/Current account/letter/year	1,000,000	50	1,400	
	2.3. Guaranteed by fixed deposit/term deposit	0.1%/Month or 1.2%/letter/year <u>Min:</u> 1,000,000 LAK, 50 USD, 1,400 THB/letter/month <u>Max:</u> sort by type of guarantee - Bid Guarantee: 10,000,000 LAK, 500 USD, 14,000THB/letter/year - Other type of bank guarantee: 50,000,000 LAK, 2,000 USD, 70,000 THB/letter/year			
	2.4. Guaranteed by bonds (If available)	0.5%/month, min 500,000 LAK, 65 USD, 2,200 THB/time			
	2.5. Guaranteed by BCEL's credit limit	• Bid Guarantee, performance guarantee (Tax declarant): 1.80%/year - Min: 2,000,000 LAK, 100 USD, 2,800 THB/ letter/year - Max: 20,000,000 LAK, 1,000 USD, 28,000 THB/letter/year			

		• Other type of bank guarantee: 2.40%/year - Min: 3,000,000 LAK, 150 USD, 4,200 THB/letter/year - Max: Not specified			
	2.6. Guarantee by other bank or financial institution (Counter Guarantee)				
	2.6.1. BCEL's Correspondent Bank	• Bid Guarantee: 1.20%/year, min 200 USD • Other type of bank guarantee: 1.80%/year, min 300 USD			
	2.6.2. BCEL's Non-Correspondent Bank (Top 10 in country and rating BBB+)	• Bid Guarantee: 1.40%/year, min 300 USD • Other type of bank guarantee: 2.00%/year, min 300 USD			
	2.6.3. BCEL's Non-Correspondent Bank	2.50%/year, min 500 USD			
	2.7. Fee for SBLC issuance to guarantee loan limit	1%-3%/year, min 200 USD			
	2.8. Fee for cancellation bank guarantee (guarantee which issue to other country) /letter	300,000	15	450	
	2.9. Fee for claim under bank guarantee/letter	500,000	25	700	
	2.10. Courier fee for sending documents under BG	Based on actual fee of logistic			
	2.11. Fee for draft letter of guarantee or draft amendment of guarantee (In case of not issuing a guarantee letter)/letter	500,000	25	700	
	2.12. SWIFT fee/time		15		
3	**Fee for amendment of bank guarantees**				
	3.1. General amendment (Amendment the contents of bank guarantees, reduce amount, reduce expiry date, other) /letter	300,000	20	400	
	3.2. Amendment (extend) expiry date of bank guarantees or increase the amount	Same as issuance of bank guarantees (V, No.2)			
4	**Notification of letter of guarantee or amendment of letter of guarantee /SBLC** /letter	500,000	25	700	
VI	**Other service fees**				
1	**Assistance with Security Documentation**				
	1.1. Preparation of legal documents	200,000	25	880	
		+ Associated Costs			
	1.2. Assistance with notarization in notary office or land authority/item	500,000			

2	Certification of credit status (certify historical credit background of loan customer & non-loan customer)/time/contract	500,000	65	2,200	
3	Fee for issuing a certificate to accept the debt diversion of BCEL/time/contract	1,000,000			
4	Moveable asset notary/01 collateral set	40,000			
		(1 set not over 100 items)			
5	Reissue Completed loan contract letter (Exceed 1 time) /transaction/time	300,000			
6	**Request for loan interest calculation or other documents**				
	6.1. During the contract period	None			
	6.2. After contract termination				
	6.2.1. less than 1 year/transaction/time	300,000			
	6.2.2. 01 – 05 years/transaction/time	500,000			
	6.2.3. Over 5 – 10 years (in case it can be provided)/transaction/time	1,000,000			

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