International Service Fees

Effective Date: 23/11/2026

No	Details of service fees	Fees
I	**International Service**	
1	1.1 International transfers via electronic fund transfer (EFT)	0.1%, Min 5 USD, 40 CNY, Max 500 USD, 4,000 CNY + Cable charge 15 USD, 100 CNY
	1.2 Charge OUR	
	1.2.1 USD	30 USD/ transaction
	1.2.2 THB	1,300 THB/ transaction
	1.2.3 EUR	30 EUR/ transaction
	1.2.4 GBP	25 GBP/ transaction
	1.2.5 AUD	30 AUD/ transaction
	1.2.6 JPY	
	- Beneficiary bank is BCEL's correspondent bank	0.07% of total amount/transaction, Min 3,000 JPY/transaction
	- Beneficiary bank is not BCEL's correspondent bank	0.12% of total amount/transaction, Min 7,000 JPY/transaction
	1.2.7 CNY	400 CNY/transaction
2	Transfer in THB to Thailand	0.25% - Min 200 THB/Transaction - Max 500 THB/Transaction for Transfer amount less than or equal to 10,000,000 THB - Max 5,000 THB/Transaction for transfer amount more than or equal to 10,000,001 THB - Charge OUR 1,300 THB/transaction
3	International transfers via electronic fund transfer (EFT) of financial institute and Commercial bank (MT202)	0.05%, Min 50,000 LAK, Max 4,000,000 LAK +Swift 250,000 LAK/Transaction
4	Issuance of cheque or Bank draft's correspondent bank overseas	0.1%, Min 5 USD, Max 700 USD
5	**Inward international transfers via EFT**	
	5.1 Fund Transferred to LAK Deposit Accounts	None

	5.2 Fund Transferred to Foreign Currency Deposit Account	0.05%, Min 2 USD, 60 THB, 20 CNY Max 250 USD, 7,500 THB, 2,000 CNY/transaction
	5.3 Incoming Transfers to BCEL and further Transfer to other banks	0.1%, Min 5 USD, 150 THB, 40 CNY Max 500 USD, 15,000 THB, 4,000 CNY/transaction
	5.4 Incoming Transfer to BCEL or further transfer to other banks (For any Currency) amount transfer less than or equal to 10 USD	None
6	**Issuance of inward - outward international transfer certificate**	
	6.1 Credit Note (Inward international transfer)	
	6.1.1. Less than or equal to 1 month	None
	6.1.2. Over 1 Month to 1 year	10,000 LAK/transaction
	6.1.3. Over 1 year to 3 years	15,000 LAK/transaction
	6.1.4. Over 3 years to 5 years	20,000 LAK/transaction
	6.1.5. Over 5 yeat - 10 years	25,000 LAK/transaction
	6.1.6. Over 10 years (In case could provide documents to customer)	50,000 LAK/transaction
	6.2 MT 103 (Inward - outward international transfer)	
	6.2.1. Less than or equal to 1 month	None
	6.2.2. Over 1 Month to 1 year	20,000 LAK/transaction
	6.2.3. Over 1 year to 3 years	30,000 LAK/transaction
	6.2.4. Over 3 years to 5 years	40,000 LAK/transaction
	6.2.5. Over 5 yeat - 10 years	50,000 LAK/transaction
	6.2.6. Over 10 years (In case could provide documents to customer)	100,000 LAK/transaction
7	**Letter of Credit and Document Collection**	
	7.1 Visa for promissory and payment confirmation letter via bank	20,000 LAK/letter
	7.2 Document Collection against payment or acceptance	20 USD/letter
	7.3 Document Collection from domestic banks	20 USD
	7.4 Release of trade documents (D/A, D/P)	10 USD

	7.5 Purchase of documents (D/A, D/P)	0.05%, Min 20 USD, Max 1,000 USD
	7.6 Non payment documents	10 USD
	7.7 Extension of due date	10 USD
	7.8 Document for partial payment in many installments	5 USD
	7.9 Noting/Protesting/Storing	10 USD /Item + associated costs
8	**Discounting Documents**	
	8.1 Payments against documents	1.5%, Min 50 USD
9	**Letter of Credit (Export)**	
	9.1 Advising Credits	25 USD
	9.2 Notification of amendment directly to the customer	15 USD
	9.3 Notification of amendment to the customer via other banks	20 USD
	9.4 Adding Confirmation to Credit	As per approval Min 50 USD
	9.5 Reimbursement Bank Fee	Min 50 USD/transaction
10	**Transferable Credits**	
	a. Transfer LC without adding confirmation	0.1%, Min 25 USD
	b. Transfer LC with adding confirmation	0.1%, Min 25 USD
11	**Discounting documents under L/C**	
	11.1 Based service fees (term of 7 days). For terms exceeding 7 days, fees are charged as per loan interest	0.2%, Min 20 USD
12	**Additional fee**	
	12.1 Documents with mistakes or deficiencies	50 USD
	12.2 Approval of payment conditions with BCEL within Lao PDR	0.5%, Min 20 USD
	12.3 Verification and submission of Documents	25 USD/transaction
	12.4 Post / fax, SWIFT and EMS	As per actual costs
13	**Credits for export (subject to approval of credits)**	
	13.1 Before export (Packing)	As loan interest
	13.2 After export (Discounting)	As loan interest
14	**Letter of Credit (Import)**	
	14.1 Issue Letter of credit using cash deposit as security	0.1% / 3 months, Min 20 USD, Max 100 USD

	14.2 Issue Letter of credit using Credit line of BCEL as security	0.1% / 3 months, Min 20 USD, Max 100 USD
	14.3 Issue Letter of Credit using Guarantee from BOL or Government's Loan and Grants (Payment order issued by MOF)	0.1% / 3 month Min 20 USD, Max 500 USD
	14.4 Letter of Credit with a fixed account as security or guaranteed by other commercial banks in Lao PDR	0.2% / 1 month, Min 20 USD
15	**Amendments**	
	15.1 Base	10 USD
	15.2 Increase the amount	Same as new opening
	15.3 Extension of due date	Same as new opening
16	**Telecommunication charges**	
	16.1 Post / EMS	Charge as per actual cost
	16.2 Regular post	5 USD
	16.3 Correction of outward transfers	20 USD/time
	16.4 Cancellation of outward transfers	20 USD/time
	16.5 Fee for SWIFT (Letter of Credit, money transfer, amendments)	15 USD
	16.6 Fee for claim of inward money transfer	5 USD
	16.7 Fee for return the money to the bank of origin	10 USD, 15 AUD, 10 EUR 13 EUR (applicable for BANQUE DE FRANCE)
17	**Guarantee for taking goods out of a customs warehouse**	
	17.1 Initial stage	0.2% /3 months, Min 20 USD, Max 500 USD
	17.2 Semi-annual fees	1%, Min 10 USD
	17.3 Air bill of lading	20 USD/page
18	**Notification of letter of guarantee or amendment of letter of guarantee of correspondent banks**	200,000 LAK/time

19	**Fees for Gold Trading – Full Amount**	A transaction fee of 0.15% of the total Purchase value A transaction fee of 0.12% of the total Sales value Fee will be applied only upon completion of a purchase or sales transaction
20	**Buy Cheque or Bank Draft of overseas correspondent banks issued by BCEL**	5 USD/page
21	**21.1. International transfer via MoneyGram on Bcel One**	
	21.1.1. International transfer via MoneyGram from Laos to Vietnam, Thailand, Philippines, Cambodia, Myanmar	
	- Less than or equal to 500.00 USD	5 USD
	- From 500.01 – 1,000.00 USD	7 USD
	- From 1,000.01 – 1,500.00 USD	10 USD
	- From 1,500.01 – 2,000.00 USD	15 USD
	- From 2,000.01 – 3,000.00 USD	20 USD
	- From 3,000.01 – 4,000.00 USD	25 USD
	- From 4,000.01 – 4,500.00 USD	30 USD
	21.1.2. International transfer via MoneyGram from Laos to other countries	
	- Less than or equal to 500.00 USD	10 USD
	- From 500.01 – 1,000.00 USD	15 USD
	- From 1,000.01 – 1,500.00 USD	20 USD
	- From 1,500.01 – 2,000.00 USD	25 USD
	- From 2,000.01 – 3,000.00 USD	30 USD
	- From 3,000.01 – 4,000.00 USD	35 USD
	- From 4,000.01 – 4,500.00 USD	40 USD
	21.2. International transfer via MoneyGram at the counter	
	21.2.1 International transfer via MoneyGram from Laos to Vietnam and China	
	- Less than or equal to 500.00 USD	4.5 USD
	- From 500.01 – 1,000.00 USD	5 USD
	- From 1,000.01 – 1,500.00 USD	10 USD
	- From 1,500.01 – 2,000.00 USD	15 USD
	- From 2,000.01 – 3,000.00 USD	20 USD
	- From 3,000.01 – 4,000.00 USD	30 USD
	- From 4,000.01 – 5,000.00 USD	40 USD

	- From 5,000.01 – 7,500.00 USD	50 USD
	- From 7,500.01 – 10,000.00 USD	75 USD
	21.2.2. International transfer via MoneyGram from Laos to other countries	
	- Less than or equal to 100,00 USD	11 USD
	- From 100.01 – 180.00 USD	14 USD
	- From 180.01 – 360.00 USD	18 USD
	- From 360.01 – 540.00 USD	28 USD
	- From 540.01 – 720.00 USD	37 USD
	- From 720.01 – 900.00 USD	46 USD
	- From 900.01 – 1,080.00 USD	54 USD
	- From 1,080.01 – 1,350.00 USD	63 USD
	- From 1,350.01 – 1,600.00 USD	74 USD
	- From 1,600.01 – 2,250.00 USD	92 USD
	- From 2,250.01 – 4,500.00 USD	140 USD
	- From 4,500.01 – 6,750.00 USD	230 USD
	- From 6,750.01 – 10,000.00 USD	275 USD
	21.3 MoneyGram Amendment	
	21.3.1. In case, customer requests to amend the transaction	2 USD /Time
22	**International transfer via SPEEDSEND**	
	22. 1 International transfer via SPEEDSEND from Laos to Vietnam, Thailand, Cambodia, Myanmar	
	22.1.1 From 5.00 – 500.00 USD	4 USD
	22.1.2 From 500.01 – 1,000.00 USD	8 USD
	22.1.3 From 1,000.01 – 1,500.00 USD	10 USD
	22.1.4 From 1,500.01 – 2,000.00 USD	15 USD
	22.1.5 From 2,000.01 – 3,000.00 USD	20 USD
	22.1.6 From 3,000.01 – 4,000.00 USD	30 USD
	22.1.7 From 4,000.01 – 5,000.00 USD	40 USD
	22.1.8 From 5,000.01 – 7,500.00 USD	50 USD
	22.1.9 From 7,500.01 – 10,000.00 USD	75 USD
	22.2 International transfer via SPEEDSEND from Laos to other countries	
	22.2.1 From 5.00 – 500.00 USD	10 USD
	22.2.2 From 500.01 – 1,000.00 USD	20 USD
	22.2.3 From 1,000.01 – 1,500.00 USD	30 USD
	22.2.4 From 1,500.01 – 2,000.00 USD	40 USD
	22.2.5 From 2,000.01 – 3,000.00 USD	50 USD

	22.2.6 From 3,000.01 – 4,000.00 USD	60 USD
	22.2.7 From 4,000.01 – 5,000.00 USD	70 USD
	22.2.8 From 5,000.01 – 7,500.00 USD	80 USD
	22.2.9 From 7,500.01 – 10,000.00 USD	90 USD
II	**Online International Service**	
1	International transfer to Wechat (Weixin) via Bcel one	39 CNY/Transaction
2	Lao-Thai QR Cross-Border Payment service	
	2.1 Lao Scan Thai	1% of Total amount
3	The GLN and BCEL Remittance Service	
	3.1. International transfer from Korea to Laos	3.5 USD/Transaction
	3.2. Bcel Onepay payment	Waived
	3.3. Withdraw cash via QR code at the ATM of BCEL	20,000 LAK/Transaction

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