



CREDIT RELATED FEE

Effective Date 28 January 2019

No.	Fee (in Lao)	Fee (in English)	LAK	USD	THB
1.	ຄ່າທຳນຽມອະນຸມັດສິນເຊື່ອ	Credit Approval Fee (Front-end fee)	1% of approved amt.	2% of approved amount	
			min LAK 2,000,000	min USD 250	min THB 8,000
2.	ຄ່າທຳນຽມທົບທວນວົງເງິນປະຈຳປີ	Annual renewal	LAK 200,000/ time/year	USD 25/ time/year	THB 800/ time/year
3.	ຄ່າທຳນຽມດັດແກ້ສັນຍາເງິນກູ້ ເປັນຕົ້ນ ການເພີ່ມວົງເງິນກູ້ ການຕໍ່ສັນຍາເງິນກູ້ ການປ່ຽນເປົ້າໝາຍເງິນກູ້ ແລະອື່ນໆ	Modify Credit Agreement fee, i.e., increase credit limit, extended period for credit limit, modify credit purpose, and etc.	1% of approved amount		
4.	ຄ່າທຳນຽມຈົດທະບຽນສານ	Assistance with notarization at notary office	Subject to actual charge		
5.	ຄ່າທຳນຽມຢັ້ງຢືນຖານະເງິນກູ້ (ປະຫວັດເງິນກູ້)	Certification of credit status (certify historical background)	LAK 500,000 per transaction	USD 65 per transaction	THB 2,000 per transaction
6.	ຄ່າທຳນຽມປະເມີນຫຼັກຊັບຄ້າປະກັນ	Appraisal fee	Subject to actual charge		
7.	ຄ່າທຳນຽມຈົດຈຳນອງ	Assistance with notarization at land authority (Land registration)	Subject to actual charge		
8.	ຄ່າທຳນຽມຍົກເລີກວົງເງິນກູ້	Cancellation fee	1% of cancellation amount/ undrawn amount		
			min LAK 1,000,000	min USD 125	min THB 4,000
9.	ຄ່າທຳນຽມທີ່ບໍ່ເບີກເງິນກູ້ຕາມສັນຍາ	Commitment fee	2% of the undrawn amount within agreed schedule		
			min LAK 1,000,000	min USD 125	min THB 4,000
10.	ຄ່າທຳນຽມຊຳລະເງິນກູ້ກ່ອນກຳນົດ (ເງິນກູ້ໄລຍະຍາວ)	Prepayment Fee for Term Loan	3% of credit limit		
			min LAK 1,000,000	min USD 125	min THB 4,000
11.	ຄ່າທຳນຽມຊຳລະເງິນກູ້ກ່ອນກຳນົດ (ເງິນກູ້ໄລຍະສັ້ນ)	Prepayment Fee for P/N	2% of prepaid amount		
			min LAK 1,000,000	min USD 125	min THB 4,000