



TRADE FINANCE FEE

Effective Date 5 April 2019

No.	Fee (in Lao)	Fee (in English)	LAK	USD	THB	Remarks
ໂອນເງິນລະຫວ່າງປະເທດ INTERNATIONAL REMITTANCE						
1	ຄ່າທຳນຽມເງິນໂອນອອກລະຫວ່າງປະເທດ	Outward Remittance				
	ມູນຄ່າເງິນໂອນ < 400,000 ບາດ/12,500 ໂດລາ	Transfer amount < THB 400,000/USD 12,500	LAK 135,000	USD 15	THB 500	
	ມູນຄ່າເງິນໂອນ ≥ 400,000 ບາດ/12,500 ໂດລາ	Transfer amount ≥ THB 400,000/USD 12,500	0.10% + SWIFT			
	ຄ່າສາຍ	SWIFT	LAK 180,000	USD 20	THB 600	
	ການດັດແກ້/ການຍົກເລີກ	Amendment/Cancellation	LAK 180,000	USD 20	THB 600	For Outward: - Charge when mistake is made by customer - No charge if mistake is made by the Bank For Inward: No charge
ຄ່າທຳນຽມການອື່ນໆ	Others Fee	Variable to providing services				
2	ເງິນໂອນເຂົ້າລະຫວ່າງປະເທດ	Inward Remittance				
		USD - USD	0.10% min LAK 135,000	0.10% min USD 15	-	
		USD - THB	0.10% min LAK 135,000		0.10% min THB 500	
		THB - THB	0.10% min LAK 135,000		0.10% min THB 500	
		USD - LAK	Free of charge			
		THB - LAK	Free of charge			
ການບໍລິການທາງການເງິນເພື່ອການນຳເຂົ້າ IMPORT TRADE PRODUCT						
3	ໜັງສືສິນເຊື່ອ	Letter of Credit				
	ຄ່າທຳນຽມການເປີດໜັງສືສິນເຊື່ອ	Issuance Commission	0.25% per month, min LAK 450,000	0.25% per month, min USD 50	-	One month is 30 days and a part of month will be counted as one month
	ຄ່າທຳນຽມໃນການຍົກເລີກ ຮ່າງໜັງສືສິນເຊື່ອ	Cancel Draft L/C	LAK 270,000	USD 30	-	
	ຄ່າທຳນຽມການດັດແກ້ (ການເພີ່ມຈຳນວນວົງເງິນ/ການຂະຫຍາຍວັນໝົດກຳນົດ)	Amendment Commission (increase of amount/extension of validity)	0.25% per month, min LAK 450,000	0.25% per month, min USD 50	-	One month is 30 days and a part of month will be counted as one month
	ຄ່າທຳນຽມການດັດແກ້ (ອື່ນໆ / ຍົກເລີກໜັງສືສິນເຊື່ອ)	Amendment Commission (others/cancels L/C)	LAK 270,000	USD 30	-	
	ຄ່າສາຍ (ສຳລັບການອອກໜັງສືສິນເຊື່ອ)	SWIFT (Issuance L/C)	LAK 450,000	USD 50	-	
ຄ່າສາຍ (ອື່ນໆ)	SWIFT (Others)	LAK 225,000	USD 25	-		
4	ໜັງສືຮຽກເກັບເພື່ອການນຳເຂົ້າພາຍໃຕ້ໜັງສືສິນເຊື່ອ	Import Bill Payment under L/C				
	ເອກະສານມີຂໍ້ຜິດພາດ	Discrepancy	LAK 450,000	USD 50	-	For all cases (LC Overdrawn/ Expire/ other)
	ຄ່າທຳນຽມການຮັບຮອງການຊຳລະເງິນສຳລັບໜັງສືສິນເຊື່ອທີ່ມີໄລຍະເວລາ (L/C Term)	Engagement Commission	0.25% per month, min LAK 450,000	0.25% per month, min USD 50	-	One month is 30 days and a part of month will be counted as one month
	ຄ່າສາຍ	SWIFT	LAK 225,000	USD 25	-	
	ຄ່າສົ່ງເອກະສານ	Courier Charge	Variable to providing services			
ການບໍລິການທາງການເງິນເພື່ອການສົ່ງອອກ EXPORT TRADE PRODUCT						
5	ໜັງສືສິນເຊື່ອ	Letter of Credit				
	ຄ່າທຳນຽມແຈ້ງໜັງສືສິນເຊື່ອ	Advising Commission	LAK 450,000	USD 50	-	
	ຄ່າທຳນຽມໃນການແຈ້ງແກ້ໄຂໜັງສືສິນເຊື່ອ	Advise Amendment Commission	LAK 270,000	USD 30	-	



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	ຄ່າທຳນຽມໃນການຂໍຢົກເລີກທັງສີສິນເຊື້ອ (ກໍລະນີຜູ້ເປີດຂໍຢົກເລີກ ຫລື ຜູ້ຮັບຜົນປະໂຫຍດຂໍຢົກເລີກ)	Advise L/C Cancellation (by Applicant or Beneficiary)	LAK 270,000	USD 30	-	
	ຄ່າທຳນຽມການໂອນທັງສີສິນເຊື້ອ	Transfer LC	0.10% min LAK450,000	0.10% min USD50	-	
	ຄ່າທຳນຽມການດັດແກ້ສຳລັບການໂອນທັງສີສິນເຊື້ອ - ການເພີ່ມຈຳນວນວົງເງິນ - ອື່ນໆ	Amendment for Transfer L/C: - for increase amount - for others	- 0.10% min LAK450,000 - LAK450,000	- 0.10% min USD50 - USD50	-	
	ຄ່າສາຍ	SWIFT	LAK 225,000	USD 25	-	
	ຄ່າທຳນຽມໃນການອອກທັງສີສິນເຊື້ອສະບັບໃໝ່ແທນສະບັບເກົ່າທີ່ເສຍ	Courier Charge	Variable to providing services			
	ຄ່າທຳນຽມໃນການອອກທັງສີສິນເຊື້ອສະບັບໃໝ່ແທນສະບັບເກົ່າທີ່ເສຍ	Re-issue L/C in case of Loss of L/C	LAK 450,000	USD 50	-	
6	ຄ່າທຳນຽມຮຽກເກັບຕາມທັງສີສິນເຊື້ອເພື່ອການສົ່ງອອກ	Export Collection under L/C				
	ຄ່າທຳນຽມໃນການຮຽກເກັບຕາມເອກະສານສິນຄ້າສົ່ງອອກ ພາຍໃຕ້ທັງສີສິນເຊື້ອ	Negotiation Commission	0.25% min LAK 450,000	0.25% min USD 50	-	
	ຄ່າທຳນຽມຍົກເລີກການຮຽກເກັບຕາມເອກະສານສິນຄ້າສົ່ງອອກ ພາຍໃຕ້ທັງສີສິນເຊື້ອ	Cancellation / Rejection Commission	LAK 450,000	USD 50	-	
	ຄ່າສາຍ	SWIFT	LAK 225,000	USD 25	-	
	ຄ່າສົ່ງເອກະສານ	Courier Charge	Variable to providing services			
	ຄ່າທຳນຽມໃນການເກັບຮັກສາເອກະສານສິນເຊື້ອ (ໃນກໍລະນີຜູ້ຝາກຮຽກເກັບ ຫລື ຜູ້ຂາຍຂໍໃຫ້ທະນາຄານເກັບຮັກສາເອກະສານ ທີ່ມີ Discrepancy ເກີນ 60ມື້ ນັບຈາກວັນທີ່ໃບແຈ້ງລູກຄ້າ/cover letter)	Maintenance Fee (over 60 Days)	LAK 270,000	USD 30	-	Definition: Fee for keeping exporting documents (in case of Discrepancy) Over 60 days: After the date we informs customer (in cover letter)
ທັງສີຄ້າປະກັນ/ທັງສີສິນເຊື້ອຄ້າປະກັນ LETTER OF GUARANTEE (L/G) / STANDBY L/C						
7	ຄ່າທຳນຽມການເປີດທັງສີຄ້າປະກັນ (ທຸກປະເພດ)	Issuance Commission (All types)				
	ຄ່າທຳນຽມການເປີດ	Issuance Fee	0.25% per month, min LAK 900,000	0.25% per month, min USD 100	-	One month is 30 days and a part of month will be counted as one month
	ຄ່າທຳນຽມໃນການຍົກເລີກ ຮ່າງຫນັງສືຂອງ L/G or SBLC	Cancels Draft L/G or SBLC	LAK 450,000	USD 50	-	
	ຄ່າທຳນຽມການດັດແກ້ (ການເພີ່ມຈຳນວນວົງເງິນ/ການຂະຫຍາຍວັນໝົດກຳນົດ)	Amendment Commission (increase of amount/extension of validity)	0.25% per month, min LAK 900,000	0.25% per month, min USD 100	-	One month is 30 days and a part of month will be counted as one month
	ຄ່າທຳນຽມການດັດແກ້ (ອື່ນໆ/ຍົກເລີກທັງສີຄ້າປະກັນ)	Amendment Commission (others/ Cancels SBLC)	LAK 270,000	USD 30	-	
	ຄ່າສາຍ (ສຳລັບການອອກທັງສີຄ້າປະກັນ)	SWIFT (Issuance)	LAK 450,000	USD 50	-	
	ຄ່າສາຍ (ອື່ນໆ)	SWIFT (Others)	LAK 225,000	USD 25	-	



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ການໂອນເງິນພາຍໃນປະເທດ DOMESTIC TRANSFER						
8	ໂອນເງິນອອກຈາກທະນາຄານກະສິກອນໄທ ໄປທະນາຄານອື່ນ	Outward Transfer to Other Banks	LAK 20,000	USD 2	THB 60	
9	ເງິນໂອນເຂົ້າຈາກທະນາຄານອື່ນມາທີ່ ທະນາຄານກະສິກອນໄທ	Inward Transfer to Other Banks				
	ໃບແຈ້ງເຂົ້າບັນຊີ	Credit Advice/ AVIS	LAK 20,000	USD 2	THB 60	
	ແຊັກຈາກທະນາຄານອື່ນ	Cheque Deposit from Other Banks	LAK 20,000	USD 2	THB 60	



CREDIT RELATED FEE

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

Acknowledged by

Approved by

Branch Manager

Country Director