

LOCAL DEBIT CARD FEES

Valid from: 15/10/2024

Unit: LAK

DETAILS OF SERVICE	FEES (For Individual Customers)
Issuance fees	40,000
Annual fees	40,000
Fees for cash withdrawal via ATM	
Sacombank Lao	Free
Sacombank (Vietnam/Cambodia)	Free
Fees for cash withdrawal via POS/EDC	
Sacombank Lao	Free
Sacombank (Vietnam/Cambodia)	1% (Min 24,000)
Fees for money transfer within Sacombank Lao	Free
Fees for transaction inquiry via ATM	
Sacombank Lao	Free
Sacombank (Vietnam/Cambodia)	2,000
Fees for balance inquiry via ATM	Free
Card replacement fees	20,000
PIN reissuance fees	20,000
Fees for request transaction statement	40,000
Unlock card fees	10,000
Special service fees	40,000
False complaint (Chargeback) fees	40,000
Fees for change card information	10,000
Card renewal fees (Card has expired for more than 1 year)	40,000
Currency conversion fee	3% transaction amount

VISA DEBIT CARD FEES

Valid from: 15/10/2024

Unit: LAK

DETAILS OF SERVICE	FEES (For Individual Customers)
Issuance fees	200,000
Annual fees	160,000
Fees for cash withdrawal via ATM	
Sacombank Lao	Free
Sacombank (Vietnam/Cambodia)	Free
Other banks with Logo Visa	3% (Min 50,000)
Fees for cash withdrawal via POS/EDC	
Sacombank Lao	Free
Other banks with Logo Visa	3% (Min 50,000)
Fees for transaction inquiry via ATM	
Sacombank Lao	Free
Sacombank (Vietnam/Cambodia)	2,000
Fees for balance inquiry via ATM	
Sacombank (Lao/Vietnam/Cambodia)	Free
Other banks with Logo Visa	4,000
Fees for money transfer within Sacombank Lao	Free
Card replacement fees	70,000
PIN reissuance fees	20,000
Fees for requested transaction statement	40,000
Unlock card fees	10,000
Special service fees	40,000
Fees for change card information	10,000
False complaint (Chargeback) fees	40,000
Card renewal fees (Card has expired for morethan 1 year)	200,000
Foreign transaction fees (Applies to payment transactions)	1% transaction amount (Min 10,000)
Currency conversion fee	3% transaction amount

VISA CREDIT CARD FEES

Valid from: 15/10/2024

Unit: LAK

DETAILS OF SERVICE	FEES (For Individual Customers)
Issuance fees	200,000
Annual fees	
Primary card unsecured	350,000
Primary card secured	300,000
Supplementary card	100,000
Fees for cash withdrawal via ATM / POS / EDC	3% (Min 24,000)
Fees for transaction inquiry via ATM	
Sacombank Lao	Free
Sacombank (Vietnam/Cambodia)	2,000
Fees for balance inquiry via ATM	
Sacombank (Lao/Vietnam/Cambodia)	Free
Other banks with Logo Visa	4,000
Fees for money transfer within Sacombank Lao	3% (Min 24,000)
Card replacement fees	70,000
PIN reissuance fees	20,000
Fees for issuing copy of transaction notice (Up to the last 12 months)	40,000
Special service fees	40,000
Fees for change card information/payment account/payment method	10,000
False complaint (Chargeback) fees	40,000
Card renewal fees (Card has expired for morethan 1 year)	200,000
Credit limit change fees	40,000
Fees for late repayment	6% of late minimum payment (Min 40,000)
Over credit limit fees	0.075%/day (Min 24,000)
Cash withdrawal / transfer limit	50% credit limit

Minimum payment	10% of outstanding balance (Min 40,000) + Overdue debt + over credit limit amount
Interest rate card unsecured	25%/year
Interest rate card secured	16%/Year
Foreign transaction fees (Applies to payment transactions)	1% transaction amount (Min 10,000)
Currency conversion fee	3% transaction amount