[Translation]

Lao People's Democratic Republic
Peace Independence Democracy Unity Prosperity

No. 0972/BCEL.2023
Vientiane Capital, 10 March 2023

NOTICE

Attention: Valued customers of Banque pour le Commerce Exterieur Lao Public,
Subject: The issue occurred with BCEL ATM UnionPay Card customers and the solution approach.

Banque pour le Commerce Exterieur Lao Public (BCEL) would like to inform all valued customers regarding the services of BCEL that are delivered to customers under the related regulations and laws, and on the basis of up-to-date service, very high security, and for the best customer experience. BCEL strives to develop many banking services for customers, especially electronic banking and card services and has received overwhelmingly positive feedback and trust from our customers. So far, we have been reported with negative misunderstood news on social media which directly and indirectly affect BCEL's reputation and customers' trust in BCEL. Therefore, we would like to explain relating the hot matters on social media as follows:

1. BCEL has a modern and standardized data management system and security system.
2. To prevent the possible risk, BCEL requests customers to follow the instructions below:
    1) BCEL would like to recommend the cardholders of BCEL ATM UnionPay cards or other cards to use BCEL ATMs as main choice and to observe the equipment carefully when using ATMs. If any unusual equipment on the ATM is noticed, the customer should immediately inform the bank via BCEL hotline number 1555.
    2) If the customers have doubt that their passwords were known or stolen by other people after using the ATM of other banks locally and/or overseas, the customer may change the passwords by themselves.
    3) BCEL has developed a feature in BCEL One application that the customers can lock or unlock their BCEL ATM UnionPay card or other cards by themselves to add an additional security layer.
    4) All customers using the Magstripe ATM UnionPay cards are advised to change the card to ATM UnionPay Chip with a higher security standard as the Magstripe ATM UnionPay cards are vulnerable to skimming.
3. For the incident that occurred and was posted on the social network, BCEL is ready to listen and will do our best to solve the problems for the customers based on the investigation and verification of real and available evidence of each incident and assume the responsibility pursuant to regulations and laws. Therefore, if the customers experience problems that occurred within the services, especially unauthorized transactions, the customers should contact BCEL's Head Office, branches,

or any Service Units nationwide for timely solutions. In addition, BCEL also has the hotline number 1555 and BCEL OneCare to serve the customers for 24/7.

4. BCEL is determined to solve the problem for customers which also requires a certain time to gather and inspect the information, therefore, kind understanding on this process from the customers concerned is highly appreciated.
5. BCEL would like the customers and society to digest news and information carefully and prevent untrue or misleading information and have confidence in the services and products of BCEL.

Therefore, this notice is made for your kind information and we apologize for any inconvenience.

(on behalf) General Managing Director

(Signature and seal)

Nanthalath Keopaseuth