No:0320...../BCEL.2026.....
Date: .....30 JAN 2026.....

Notice Letter

To: Value Customers and Shareholders of BCEL;

Subject: Report on the issue concerning the BCEL's customer account had personal data stolen and money transfer transactions were conducted out of bank accounts.

Banque Pour Le Commerce Exterieur Lao Public (BCEL) respectfully informs you about the incident involving BCEL customer account personal data theft and money transfer transactions from the bank accounts on 16/01/2026, with details as follows:

On 16/01/2026, a BCEL customer came to report to BCEL staff requesting an examination of their account activity, as their account had money transferred out in the amount of **621,000,000 LAK** and **13,450 USD**.

The actual transactions that occurred were money transfers from the customer's account to other individual's accounts, which the account holder initially asserted they did not authorize.

Though investigating the account activity, it was determined that the account holder themselves had fallen victim to fraudsters by clicking links and participating in video calls, along with providing personal information, passwords, and sending OTP codes to the fraudulent group. This resulted in the fraudsters obtaining personal information, passwords, and being able to access the customer's BCEL One application.

BCEL affirms that the BCEL One application has high security standard. The loss incident that occurred was not due to the bank's system being hacked, but rather due to the user voluntarily providing their personal information.

BCEL advises all customers to be vigilant and carefully about providing personal information to others. BCEL will never request any information from customers proactively. Clicking on links sent by unknown person is unsafe and poses risks of personal information theft.

Customers who have any concerns or inquiries about using BCEL One application can inquire directly with BCEL through all official channels: hotline 1555, One Care, and service counters at the headquarter, branches, and service units nationwide.

Consequently, this report is presented to you for your acknowledgment.

Managing Director

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