

## Customer Notice on Debit Card/ATM Card Local or Overseas Transaction Settings (1 July 2014)

According to the "Guideline on ATM and Debit/ATM Card Securities Control" issued by AMCM on 8 November 2013, with effect from 1 July 2014, all ATMs in Macau are mandated to support chip based cards only whilst security control on ATM overseas transactions (places outside Macau, including Hong Kong and Mainland China) has to be strengthened at the same time.

To comply with AMCM's requirements and protect customers' interest, BCM bank has already arranged the issuance of new chip based cards to replace your existing Debit/ATM Card since 2013. In this connection, please be informed that with effect from 1 July 2014, all BCM bank's Debit/ATM Cards embedded with the magnetic strips will be terminated and all new chip based Debit Cards/ATM Cards will have the default functions as stipulated hereunder:

- 1) Overseas Cash Withdrawal function has been defaulted as "Deactivated"
- 2) Local and Overseas POS function (purchases) have been defaulted as "Activated" and "Deactivated" respectively

### Details of the set up on Local or Overseas Transactions:

	ATM Cash Withdrawal Function		POS Function		
	Overseas		Local	Overseas	
<b>Bank System Default Setting</b>	Deactivated		Activated	Deactivated	
<b>Set Up Type</b>	Permanent	Once off	Permanent	Permanent	Once Off
<b>Set up of Activation or Deactivation Date</b>	Not required	Customer self-define	Not Required	Not Required	Customers self-define
<b>Set up of Maximum Daily Limit</b>	Customer self-define; Daily maximum limit per card is \$20,000				
<b>Set Up Channel</b>	Any BCM ATMs and branches	Any Jetco Network ATMs in Macau or BCM branches	Any BCM ATMs and branches		

To ensure you can continue making **overseas transactions**, please be reminded to perform the set up via the above-mentioned channels before travelling abroad.

Should you have any queries, please feel free to call TeleBCM at 8796 8888 ◦

Banco Comercial de Macau, S.A.