



17 November 2014

### Customer Notice on Credit Card Overseas Cash Withdrawal Settings (Including Bank Account Cash Withdrawal and Credit Card Cash Advance)

Dear Valued Customer:

Please be informed that with effect from 15 January 2015, our bank will implement a new security measure to further protect your interest on using Overseas ATM service (including Bank Account Cash Withdrawal and Credit Card Cash Advance).

In this connection, please be informed that with effect from the aforesaid date, your Credit Card Overseas (places outside Macau, including Hong Kong and Mainland China) ATM Cash Withdrawal function will have the following arrangement (including Bank Account Cash Withdrawal and Credit Card Cash Advance):

Card Type	Associated with BCM Account	Applicable Area	Overseas ATM Cash Withdrawal Function Setting
Credit Card	Yes	Bank Account Cash Withdrawal & Credit Card Cash Advance	Deactivate
	No	Credit Card Cash Advance	Activate

You can self "Activate/Deactivate" Credit Card Overseas ATM Cash Withdrawal Function Setting as you wish. Details are stipulated as below:

	Credit Card Overseas ATM Cash Withdrawal Function Setting (Including Bank Account Cash Withdrawal and/or Credit Card Cash Advance)	
Setting Available	Activate/Deactivate	
Set Up Type	Permanent	Once off
Set up of Activation or Deactivation Date	Not required	Customer self-define
Set up of Maximum Daily Limit	Daily maximum limit per card is \$20,000 (Including Bank Account Cash Withdrawal and Credit Card Cash Advance)	
Set Up Channel	Any BCM ATMs and branches	Any Jetco Network ATMs in Macau or BCM branches

*If you wish to use the "Credit Card Overseas ATM Cash Withdrawal Function" (including Bank Account Cash Withdrawal and/or Credit Card Cash Advance), please be reminded to perform the set up with the above-mentioned channels before travelling abroad.*

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

Yours faithfully,

Banco Comercial de Macau, S.A.

This is a computer-generated document and signature is not required.