

## **Notice of BCM Master Terms and Conditions Amendment**

(Effective Date: December 2019)

Please be informed that Banco Comercial de Macau will roll out Electronic Master Terms and Conditions in December 2019. A clause related to Electronic Master Terms and Conditions is added.

## Electronic Master Terms and Conditions

Customer expressly agree the using of One-Time-Password to confirm his/her acceptance of the Bank's Electronic Master Terms and Conditions and shall be considered, for all contractual and legal purposes, including for evidence in legal proceedings, as being a truth and valid signature of customer to which the signature is attributed, binding customer to the terms and conditions set in the Electronic Master Terms and Conditions.

Customers can access to BCM Master Terms and Conditions via the bank's Public Website (www.bcm.com.mo) from 27 November 2019 onwards.

Banco Comercial de Macau S. A. 27 November 2019