

Notice of BCM Master Terms and Conditions Amendment (Effective Date: January 2021)

Please be informed that in January 2021, Banco Comercial de Macau will amend the General Terms in the Master Terms and Conditions as follows.

General Terms

Customer Data - Revised the original Clause 17.1 and split into 17.1 and 17.2 clauses

- 17.1 The Customer agrees and authorizes Banco Comercial de Macau, S.A. (the "Bank") to disclose the customer's data or data possessed by the Bank to its holding company or the regulators or the tax authorities in Macau or China / Hong Kong / United States of America of the Bank itself, its holding company or its business counterparts or to any other person / entities in Macau or China / Hong Kong / United States of America that has undertaken a duty of confidentiality to the Bank from time to time for purpose of credit assessment, debt collection and supervisory / regulatory / legal requirement.
- 17.2 The Customer agrees and authorizes Banco Comercial de Macau, S.A. (the "Bank") to disclose the customer's data or data possessed by the Bank to its holding company or the regulators or the tax authorities in Macau or China / Hong Kong / United States of America of the Bank itself, its holding company or its business counterparts or to any other person / entities in Macau or China / Hong Kong / United States of America that has undertaken a duty of confidentiality to the Bank from time to time for purpose of business / banking service operations.

Customers can access to BCM Master Terms and Conditions via the bank's Public Website (www.bcm.com.mo) from January 2021 onwards.

Banco Comercial de Macau S. A. 1st December 2020

Banco Comercial de Macau (Subsidiary of Dah Sing Bank)