



By accessing this website and any of its pages, the viewer agrees to the terms and conditions set out in this disclaimer.

Terms and Conditions for the Provision of Information and Services by BCM Net

(Disclaimer)

Irrespective of the terms and conditions for the provision of banking services, which are expressed in a separate document, users of the BCM Net accept the following terms and conditions for the provision of information and other services by BCM Net:

1. Analyses, estimates, projections, opinions, comments and otherwise all information contained in BCM Net are exclusively intended for private dissemination, BCM Net being an auxiliary mean for its users and may not be considered as a request for transactions or otherwise as a substitute mean for the exercise of proper judgment by its users.
2. All information relating to legal provisions and contents of a judicial nature were obtained from sources considered as reliable and of quality. However, Banco Comercial de Macau does not warrant the accuracy and updating thereof.
3. Information relating to securities does not constitute a recommendation or advice of purchase or sale, unless express indication to the contrary is shown, and may not whatsoever exempt the user consultation of all other legal and mandatory documents in the execution of any transaction.
4. Information of a fiscal nature obtained by BCM Net is intended for private use as an auxiliary mean of information and does not exempt the resource to specialists, lawyers and government departments in the resolution of any particular situation.
5. All the contents provided by duly identified external entities are of the exclusive responsibility of these parties. Banco Comercial de Macau seeks to select content providers with high levels of reliability and credibility for the provision of services, however, the Bank does not guarantee the accuracy and updatingness thereof.
6. All services provided by external entities to Banco Comercial de Macau, notwithstanding whether the contact between the services providers and the clients have been, in any manner, facilitated by BCM Net, are of the exclusive responsibility of such entities. Banco Comercial de Macau declines any liability for material or personal losses which might directly or indirectly arise therefrom.
7. BCM Net channel, as well as the material, information, products and services provided through BCM Net may only be used within each location permitted by law. Material included in these pages are therefore not intended for use by persons who reside or are temporarily in jurisdictions where exist restrictions for the provision of these materials, information and services by the Bank.
8. Banco Comercial de Macau does not accept any responsibility for damages of whatever nature arising or which might arise from the use of BCM Net or any information contained therein.
9. All the information and in general the contents of www.bcm.com.mo site may be changed without prior notice, save for those expressly imposed by law.

10. Partial or total reproduction of the content of this site www.bcm.com.mo as well as the leasing or sale thereof without prior consent of its owners are prohibited.

Internet Privacy Policy Statement

It has been our policy and priority to safeguard any information provided by our customers. We will strictly comply with the requirements of the law and regulators in protecting customer personal data. We will train and require our staff to practice this Privacy Policy at all times.

In visit to our website, we collect no personal data from any customer for only browsing, except updating the statistics on the number of visitors. Throughout the website, only the necessary information for applications / enquiry submitted by customers will be collected, and the customers will be informed of the purposes and uses. In order to ensure the security and confidentiality of personal data we collect, encryption techniques have been applied for data transmission. We will not collect any information from customers without notice.

Once we obtain customer's personal information, only the authorized staff will be permitted to access to that information, and it will not be revealed to any external organizations without customer's agreement unless it is required to do so by law. From time to time, we may send promotional materials regarding our products to customers according to the collected information.

Contact Us

We will continuously assess ourselves to ensure that our customer privacy is properly respected and protected. For details, please refer to the [Notice to Customers Relating to Customers' Data](#). Should you have any questions, please contact us through:

The Data Protection Officer
Banco Comercial de Macau
572 Avenida da Praia Grande
Macau
Tel: 8791 0669
Fax: 2859 5817