

Date: 29th August 2016

## Notice of Replacement of New Version Contactless Credit Card

Dear Valued Customer,

Thank you for your continuous support to BCM bank.

We are pleased to inform you that the system enhancement and security upgrade to tackle the issue of some smartphone applications might be able to retrieve cardholders' personal information from credit cards embedded with contactless function (i.e. Visa payWave Card) has been completed.

Starting from September 2016, we will arrange replacement of the contactless credit cards for those affected customers. In order to ensure the continuity of enjoying our all-rounded Credit Card services, you are kindly reminded to perform card activation at your earliest convenience upon receipt of your new contactless credit card.

Thank you for your attention and should you have any enquiries, please feel free to contact TeleBCM at 8796 8888.

Yours faithfully,

Banco Comercial de Macau, S.A.

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