



## Notice of "Credit Card Transaction SMS Notification Service"

Please be informed that the Bank will launch a comprehensive "Credit Card Transaction SMS Notification Service" with effect from 10 January 2017. Upon the completion of credit card transaction, we will automatically deliver instant SMS to the cardholders' mobile phone number registered with us according to the transaction type and amount as defined below:

Type of Credit Card Transaction	Amount	Content
Transactions via mail orders, phone orders, or Internet etc.	Any amount	Cardholder will receive instant SMS notification upon the successful completion of such credit card transaction
Transactions via merchants	MOP/HKD/RMB800 or above	Cardholder will receive instant SMS notification upon the successful completion of transactions via merchant's POS machines

Note: (1) Under the situation where the SMS notification content may be inconsistent with the transaction, please contact the Bank immediately. Moreover, in case the SMS notification delivery or reception is affected by unpredictable mobile service network instability or influenced by any other unexpected reasons, the system records kept in the Bank shall always prevail.

(2) Transaction SMS notification will not be available for designated transaction categories such as autopay, donations, cash advance, transaction with one-time password, bank's posting transactions, etc.

Furthermore, the existing service function of BCM Net e-Banking service under "Security & Personal Settings > Notification Settings > Credit Card Transaction" will also be suspended with effect from 20 December 2016. In case any customers who have submitted credit card notification settings via BCM Net before the aforesaid date, such settings will continue to be effective until 9 January 2017.

Banco Comercial de Macau, S.A.  
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