



Notice of BCM Master Terms and Conditions Amendment

(Effective Date: 2019/10/02)

Please be informed that Banco Comercial de Macau has rolled out the brand new Cash Deposit Service on 2 October 2019. The current Terms and Conditions of Debit Card / ATM Card under the Master Terms and Conditions of the bank had been amended, whilst the contents of the other individual terms and conditions remain unchanged.

Terms and Conditions of Debit Card / ATM Card

(1) Revised Clause 4, Clause 6 and Clause 11

4. The Debit Card / ATM Card remains the property of the Bank and cannot be pledged as security for any purpose whatsoever. The Bank has full discretion, at any time, to limit the usage of the Debit Card / ATM Card, including the deposits, withdrawals or transfers at ATM, Transaction Instructions or otherwise on the use of Card, as well as to withdraw, cancel or terminate any Debit Card / ATM Card and/or any related services thereby offered. The Debit Card / ATM Card must be surrendered by the Customer to the Bank immediately upon request by the Bank or its duly authorized agent without prior notice and reasons thereof, whilst the Bank shall not be liable for any or all consequences relating to or arising out of such termination. The Customer shall be liable to settle all transaction, fees and any amount overdrawn incurred before the surrender of the Debit Card / ATM Card to the Bank.
6. The Customer irrevocably authorizes the Bank to credit/debit his/her accounts the amount of any deposits at any ATMs of the Bank or any, withdrawals and transfers at any ATMs of the Bank or any other network and/or Transaction Instructions originating at any POS involving the use of the Debit Card plus relevant handling charges (if applicable) incurred, whether or not made with his/her knowledge or by his/her authority and irrespective of the currency, and shall be fully liable for all the aforesaid transactions under all circumstances.
11. The Bank's record in relation to any deposits, withdrawals or transfers and Transaction Instructions effected involving the use of the Debit Card / ATM Card at the ATM or POS shall in all respect be conclusive and binding on the Customer.

(2) Added Clause 12

12. Cash deposited with the ATM of the Bank by the use of the Card will only be credited to the Customer's account after verification by the Bank. Customer advice issued by the ATM of the Bank at the time of deposit shall serve as a mere record and shall not be binding on the Bank until after verification.

Customers can access to BCM Master Terms and Conditions via the bank's Public Website (www.bcm.com.mo) from 2 October 2019 onwards.

Banco Comercial de Macau S. A.
2 October 2019