



Notice of BCM Master Terms and Conditions Amendment

(Effective Date: October 2019)

Please be informed that Banco Comercial de Macau will roll out Mobile Banking Service in October 2019. The current General Terms and the Terms and Conditions of e-Channels Services of the bank in the Master Terms and Conditions had been amended.

General Terms

(1) Revised Clause 2.5 and Clause 4.2

- 2.5 Instructions and applications referred to in clause 2.1 given through the internet or other electronic means acceptable to the Bank mean instructions or applications given by such person who can:
- (a) Quote the account number of the Customer's account to which the instruction related, or if it does not relate to any of the Customer's accounts, or such identifier or login name selected by the Customer and accepted by the Bank;
 - (b) Quote the personal identification number assigned by the Bank (or as may subsequently be changed by the Customer and accepted by the Bank from time to time) for the account quoted;
 - (c) Customer is requested to use the Security Authentication Services for performing designated high-risk transactions / activities, if required by the Bank;
 - (d) Input the one-time password ("Security Code") generated by the security device provided by the Bank to the Customer or any of the relevant authorized signatories (where the Bank agrees to accept instructions from Delegated Person through the Internet or other electronic means) ("Security Device"), if required by the Bank; and
 - (e) Provide such other information as may be required by the Bank.
- 4.2 The Customer undertakes to:
- (a) Keep and procure each of his/her authorized signatories and (where applicable) Delegated Person to keep his/her PIN and Security Code secret and if the Customer and each of his/her authorized signatories and (where applicable) Delegated Person act in good faith and is diligent in safeguarding his/her PIN and Two-factor authentication tools, the Customer shall not be liable to the Bank for any unauthorized transactions made pursuant to instructions given through the internet or electronic means;
 - (b) Inform the Bank as soon as reasonably practicable if the Customer knows or suspects that any unauthorized person knows the PIN and/or Security Code of the Customer or any of his/her authorized signatories or (where applicable) Delegated Person or that unauthorized transactions have been effected and if the Customer fails to do so the Customer shall be liable for any unauthorized transactions made; and
 - (c) Be liable for all losses if the Customer or any of his/her authorized signatories or (where applicable) Delegated Person acts fraudulently or with gross negligence including failing to properly safeguard the PIN and Two-factor authentication tools of the Customer or any of his/her authorized signatories or (where applicable) Delegated Person.

Terms and Conditions of e-Channels Services

(1) Revised Clause 1, Clause 2, Clause 4 and Clause 5

1. Customer hereby authorizes the Bank to execute any transaction in the account(s) or credit card(s) owned by Customer and that Customer entitled to operate upon solely (BCM Net e-Banking Service & Mobile Banking Service) or the account(s) owned by Customer (BCM eCorp Internet Banking Service), according to Internet instructions given by Customer.



2. Customer hereby confirms his/her understanding and agreement that the third party accounts that Customer has registered or will register in future for the electronic channels at the Bank will simultaneously be applied to the “BCM Net e-Banking Service & Mobile Banking Service” / “BCM eCorp Internet Banking Service that Customer apply.

4. Access Codes / Tools
The Customer(s) will be provided with the following access codes / tools:
 - 4.1 Customer Number (CIF) is a unique 10 digits number, created electronically by the Bank and given to each Customer upon the establishment of a commercial relationship with the Bank. This Customer Number (CIF) univocally identifies the Customer in the Bank and cannot be changed neither by the Bank nor by the Customer.
 - 4.2 Group ID is code combining of CBD/RBD plus 5 digit numbers assigned by the Bank given to each Customer in the group upon the establishment of a commercial relationship with the Bank. This Group ID univocally identifies the Customer in the Bank and cannot be changed neither by the Bank nor by the Customer. (For BCM eCorp Internet Banking Service)
 - 4.3 User Name is a code that, when used together with the Login Password, allows the Customer to login to BCM Net & Mobile Banking. For new BCM Net user, the User Name will initially be defaulted as the Customer Number (CIF) for the first time login. After the first successful login, user will be enforced to create a unique User Name for future login at BCM Net & Mobile Banking, which should not be the same as the CIF. (For BCM Net e-Banking Service & Mobile Banking Service)
 - 4.4 PIN, the Customer(s) is enforced to change this password at once upon his/her first log in, this self-assigned password will be for future log in at BCM Net & Mobile Banking.
 - 4.5 Security Device, customer is requested to use the Security Device and input OTP for performing designated high-risk transactions / activities, including but not limited to, non-registered third-party account transfers, change of customer information, security settings and any other possible transactions.

5. Handling of Customer’s Instructions
 - 5.1 Customer can give instructions to the Bank through E-Banking and Mobile Banking at any time of the day, all year round.
 - 5.2 Orders given by the Customer will be processed in accordance with the terms and conditions applicable to the requested service or product.
 - 5.3 Customer should be aware that the transmission of data through the Internet and Mobile network may be affected by errors or other transmission defects, either due to the traffic jam of the communication network or owing to other reasons beyond the control of the Bank, for which the Bank does not assume any liability or responsibility.
 - 5.4 The Bank will assume as transmitted by the Customer instructions received on the basis of the identification given through the Customer’s Login Password and/or Two-factor authentication tools. The Bank may condition the acceptance of such instructions to prior confirmation by whatever means that the Bank deems as appropriate.

Customers can access to BCM Master Terms and Conditions via the bank’s Public Website (www.bcm.com.mo) from 14 November 2019 onwards.

Banco Comercial de Macau S. A.
14 November 2019