



Customer Notice about the Extended Deposit Protection Scheme Provided by Macao SAR Government

With effect from 1 January till 31 December 2020, the Macao SAR Government continues to provide Deposit Protection Scheme ("Scheme"), the maximum level of protection scheme for each depositor at each bank (excluding offshore banks) is 500,000 Patacas.

Being one of the local banks under this scheme, customers' savings, demand and time deposits denominated in Patacas and other foreign currencies held with BCM bank are protected by the Scheme. Interest accrued on a protected deposit is also covered. In the case of a foreign currency deposit, it will be converted into Patacas in determining the entitlement to compensation of depositors.

Besides, it is very important for customers to understand clearly that some specific deposit types stated below are not protected by the Scheme:

- 1) **Structured Deposit**
Deposit under which the repayment of the principal and/or interest depends upon the value of the underlying financial assets. Typical examples may include equity linked deposits and foreign currency linked deposits.
- 2) **Secured Deposit**
Deposit pledged to a bank in return for a service, such as a credit or trade facility, from the bank.
- 3) **Bearer Instrument**
This is a form of financial instrument, for instance certificate of deposit, where the holder of the instrument is entitled to the repayment of the money underlying the instrument.
- 4) **Other financial products such as bonds, stocks, warrants, mutual funds, unit trusts and insurance policies are not protected under the Protection.**

BCM products covered by the 500,000 Patacas Deposit Protection Scheme are:

Savings And Current Account	Time Deposit Account
<ul style="list-style-type: none">• MOP/HKD/RMB/Foreign Currency Savings Account• MOP/HKD/RMB/Foreign Currency Current Account• Hello Kitty Integrated Account• Savings Plus Account• Multi-Currency Account• New SmartSalary Account• All-in-One Business Account	<ul style="list-style-type: none">• MOP/HKD/RMB/Multi-Currency Time Deposit Account• Level Up Deposit• Ideal Savings Plan• Doraemon Savings Plan• Multi-Currency Savings Plan• Hello Kitty Savings Plan• Hello Kitty Multi-Currency Savings Plan
Others	
Callable Deposit	

Details of the Scheme and the Compensation are available for reference or download at the website of the Macau Monetary Authority (www.amcm.gov.mo).

Banco Comercial de Macau
1 January 2020