

Credit Card Service

Notice of Arrangement Change for Exceeding Credit Card Limit

Please be informed that effective from 18 June 2024, the arrangement for Credit Card transactions exceeding credit limit has been updated:

In the case of the customer's Credit Card available limit is lower than the Credit Card transaction amount to be performed, the bank will only accept designated Credit Card transaction types, includes but not limit to:

- Recurring payments such as insurance fees, telecommunication monthly service fees and other autopay payments
- Credit Card services related expenses such as Credit Card service fees, Credit Card interest
- Any other transactions that do not require authorization

If customer wishes to make Credit Card transaction that requires authorization or cash advance, the transaction amount is required to be within the available credit card limit.

Once the credit limit of the related Credit Card is exceeded after the transaction is performed, relevant over limit charges for the excess usage will incurred. For details of the relevant charge, please refer to "Banking Service Charges" of BCM.

Should you have any queries, please contact TeleBCM at 8796 8888.

We sincerely apologize for any inconvenience caused.

Banco Comercial de Macau, S.A.

18 June 2024