

## Credit Card Service

### Revised Notice of Arrangement Change for Exceeding Credit Card Limit

Regarding to the notice of arrangement change for exceeding Credit Card limit issued on 18 June 2024, please be informed that the Bank has made the following revisions:

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:

- Transactions that do not require authorization, whilst whether the transaction requires authorization is subjected to the system of the individual merchants and the Bank.
- Credit Card services related charges.

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.  
20 June 2024