



Alert of Fraudulent Advertisement

Banco Comercial de Macau, S. A. ("BCM" or "the Bank") discovered that certain fraudulent online advertisements were published in the name of the Bank on the social media platform. In this regard, BCM hereby solemnly declares and would like to draw the attention of our customers and the public that there is no connection whatsoever between the Bank and the below social media advertisements.

The screenshots illustrate several types of fraudulent posts:

- Post 1:** Features a large image of a 100 RMB note with the text: "澳门又要给居民发钱了! 总额73亿澳门元(约人民币65亿) 永久居民每人1万现金!" Below it says "6月新增的澳门商業銀行營業據點為經濟困難者提供無利息貸款". Buttons include "居住在本地即可申請" and "立即申請".
- Post 2:** Shows two people holding a large ceremonial check. Text: "立即申請5分钟打錢". Buttons: "立即申請打錢" and "了解詳情".
- Post 3:** Shows a branch office with people. Text: "只需姓名电话： 快速付款：免息". Buttons: "查看金額" and "立即申請".
- Post 4:** Shows two people at a counter. Text: "急需用錢，需要錢過年，銀行卻遲遲不批？不用擔心，我們借你!". A list of benefits includes: "絕對沒有隱藏收費", "白底 / 黑名單", "收入不穩定", "快速審批", "低利息", and "簡單、快速、安全、保密的申請過程". Button: "立即申請".
- Post 5:** Shows a branch entrance. Text: "急用錢，需要錢過年，銀行卻遲遲不批？不用擔心，我們借你!". A list of benefits includes: "絕對沒有隱藏收費", "白底 / 黑名單", "收入不穩定", "快速審批", "低利息", and "簡單、快速、安全、保密的申請過程". Button: "立即申請".
- Post 6:** Shows a branch entrance. Text: "半小時內完成審批！". Button: "立即申請".
- Post 7:** Shows a woman holding money. Text: "澳門政府聯合澳門商業銀行，於6月16日起為經濟困難人士推出緊急貸款". Buttons: "立即申請" and "简单的申請流程", "半小時內完成審核".
- Post 8:** Shows a branch entrance. Text: "澳門政府聯合澳門商業銀行，於6月16日起為經濟困難人士推出緊急貸款". Buttons: "選擇出生份" and "查看金額".
- Post 9:** Shows a branch entrance. Text: "澳門政府聯合澳門商業銀行，於6月16日起為經濟困難人士推出緊急貸款". Buttons: "選擇出生份" and "查看金額".

Screen shot of the social media advertisements



In view of the increasing cases of fraud recently, BCM again reminds customers to carefully beware of fraudulent advertisements, phishing websites, apps, telephones, emails, SMS, confirmation of Credit Card transaction instructions and other forms of fraud that attempt to obtain customers' personal information and induce them to perform any transaction. Customers have to be alert and avoid to disclose any sensitive personal data through the internet, phone or any other suspicious service platform, including Credit Card information and one-time password to protect your personal interest.

If any customer has disclosed any personal information to a suspicious third party, executed any transaction or instruction, etc., you should report to the Police immediately.

In case of any query, please call our hotline at 8796 8888 during office hours.

Banco Comercial de Macau, S. A.

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