

## By accessing this website and any of its pages, the viewer agrees to the terms and conditions set out in this disclaimer.

## Terms and Conditions for the Provision of Information and Services by e-Services (Disclaimer)

Irrespective of the terms and conditions for the provision of banking services, which are expressed in a separate document, users of the e-Services (herein referred to "BCM Net e-Banking Service", "BCM Mobile Banking Service", "BCM eCorp Internet Banking Service", "BCM eCorp Mobile Banking Service", "I-Securities Trading Service", "Mobile Securities Trading Service" and "BCM eEnquiry Service") accept the following terms and conditions for the provision of information and other services by the e-Services:

- 1. Analyses, estimates, projections, opinions, comments and otherwise all information contained in e-Services are intended exclusively for private dissemination and as an auxiliary means for its users and should not be considered as a request for transactions or otherwise as an alternative means for the exercise of proper judgment by its users.
- 2. All information relating to legal provisions and contents of judicial nature were obtained from sources considered as reliable and of quality. However, Banco Comercial de Macau does not warrant the accuracy of such information or it's being the most updated version.
- **3.** Information relating to securities does not constitute a recommendation or advice of purchase or sale, unless express indication to the contrary is shown, and may not whatsoever exempt the users from consulting the legal documents required and compulsory for the execution of any transaction.
- **4.** Information of fiscal nature obtained from e-Services is intended for private use and as an auxiliary means of information only and does not exempt the users from resorting to specialists, lawyers and government departments in the resolution of any particular situation.
- 5. All the contents provided by duly identified external entities other than Banco Comercial de Macau, are of the exclusive responsibility of such entities. Banco Comercial de Macau seeks to select content providers of high levels of reliability and credibility but does not guarantee the accuracy of relative information or it's being the most updated.
- 6. All services provided by external entities other than Banco Comercial de Macau, notwithstanding the contact between the service providers and customers are facilitated by e-Services in any manner, are of the exclusive responsibility of such entities. Banco Comercial de Macau declines any liability for any direct or indirect losses or damages to human beings or objects that such services may cause.

- 7. e-Services and the materials, information, products and services provided through e-Services may only be used when it is permitted by the law of the places where the users are located. The information in this website is therefore not intended for use by persons who reside or temporarily reside in jurisdictions where there are restrictions on these kinds of materials, information and services.
- 8. The availability of browsing e-Service websites depends on the provision and stability of the internet service provided by the local Service Provider. Banco Comercial de Macau does not guarantee the service quality and declines any liability for issues (including but not limited to communication failure or traffic congestions encountered in the Internet) beyond its control.
- **9.** All the information and in general the contents of e-Services site may be changed without prior notice, save for those expressly imposed by law.
- **10.** Partial or total reproduction of the contents of e-Services site as well as the leasing or sale thereof without prior consent of its owners are prohibited.

## **Internet Privacy Policy Statement**

It has been our policy and priority to safeguard any information provided by our customers. We will strictly comply with the requirements of the law and regulators in protecting customer personal data. It has been our commitment to train and enforce our staff to practice this Privacy Policy.

In visit to our website, we collect no personal data from any customer for only browsing, except updating the statistics on the number of visitors. Throughout the website, only the necessary information for applications / enquiry will be collected, and the customers will be informed of the purposes and uses, retention period, possible transfer and disclosure and the right of access to and correction of the collected information on the respective screens. In order to ensure the security and confidentiality of personal data we collect, encryption techniques have been applied for data transmission. We will not collect any information from customers without notice.

Once we obtain customer's personal information, only the authorized staff will be permitted to access to that information, and such information will not be revealed to any external organizations without customer's agreement unless it is required to do so by law. From time to time, we may send promotional materials regarding our products to customers according to the collected information. We will stop sending the materials to customers when they show us their preferences by writing or talking to us.

When you visit the Bank's website or click on our online advertisements, cookies would be stored in your device. "Cookies" is a small-text file retrieved by the site, as part of our interaction with your browser. The Bank uses "cookies" to capture the information of your web pages visited, session identifiers and language preferences of e-Services login site while no personal information is captured in the cookies. The information gathered by cookies may be used for session management, storing user preferences and tracking of web traffic statistics in which web visitors have visited and are interested in. Most web browsers are initially set up to accept cookies. You can choose to "not accept" by changing the settings on your web browsers. If you disable cookies in your web browsers, you will not be able to login e-Services and access some of the site functions. No personally identifiable information will be transferred to third party.

## **Contact Us**

We will continuously assess ourselves to ensure that our customer privacy is properly respected and protected. For details, please refer to the <u>Notice to Customers Relating to Customers' Data</u>. Should you have any questions, please contact us through:

The Data Protection Officer Banco Comercial de Macau Avenida da Praia Grande No. 572 Macau Tel: 8791 0669 Fax: 2859 5817

Updated on: July 2024