

BCM eEnquiry Service - FAQ

Q1. What is BCM eEnquiry Service?

BCM eEnquiry Service is an innovative e-service brought to you by BCM bank. You can simply perform a self-registration process via BCM website at <https://www.bcm.com.mo> to enjoy easy and convenient online account history and e-statement enquiry services. BCM eEnquiry Service is not applicable to existing BCM Net e-Banking Service customers.

Q2. Do I have to pay for the service?

No, the use of BCM eEnquiry Service is absolutely FREE.

Q3. What type of accounts and e-statements can I access in BCM eEnquiry Service?

You can make inquiry to all existing and future individual accounts under your name (including current and savings accounts) and credit card accounts:

- Account enquiry includes basic account information of current/savings accounts and relevant account history of last 90 days. For credit card enquiry, it includes an overview of credit card listing, card basic information and the card history of latest 3 months' statements.
- E-statement enquiry includes online access to last 36 months of credit card statements, current and savings accounts and VIP Banking consolidated statements.
- If you are holding the following types of accounts, you would need to make prior registration at BCM branch in order to perform online enquiry for these accounts :

Account Type that requires pre-registration	Account Relationship
BCM joint accounts (A or B to sign)	You are one of the account holders
BCM children accounts	With you as guardian
BCM joint accounts (A and B to sign)	You are one of the account holders

Q4. How to apply BCM eEnquiry Service?

If you possess any BCM current account, savings account (with statement) or credit card, you can simply perform the self-registration process via BCM website at <https://www.bcm.com.mo> and follow the instructions shown on the screen to complete the self-registration. Details steps are illustrated below:

Step 1. Visit our website at <https://www.bcm.com.mo>, select the “e-Services Login” icon and click “BCM eEnquiry Service” -> “First time registration or Reset” to start the registration.



Step 2. After confirming your acknowledgement on the Terms & Conditions of BCM eEnquiry Service, you are required to enter your account number/credit card number, ID number, date of birth, and the validation code as shown on screen. Please click “Continue” after filling up all the required information.

The screenshot shows the BCM eEnquiry Service Registration page. At the top left is the BCM bank logo (澳門商業銀行). At the top right is the BCM Net logo (網上銀行) and navigation links: How to apply | Contact Us | 中文. The main heading is "BCM eEnquiry Service Registration" with a sub-heading "TERMS AND CONDITIONS". The content includes:

- 1. BCM eEnquiry Service ("eEnquiry") is a remote channel which enables the Customer to access to a range of information in relating to products and banking services offered by Banco Comercial de Macau, S.A. ("the Bank") from time to time. These terms and conditions shall govern the access by eEnquiry registered users ("Customer") to the services offered by the Bank for an indefinite period. The Bank reserves the right to modify these terms and conditions at any time. Amendments proposed by the Bank shall be in force and effect after publication in the web site of the Bank, or sent to the Customer by ordinary mail, e-mail, or otherwise published and disseminated by those means that the Bank considers as the most appropriate. Any notice or communication issued by the Bank to the Customer shall be deemed to have been received by the Customer on the next day if sent by mail to the last address for notices notified to the Bank by the Customer.
- 2. Self-Registration
 - 2.1) The Customer shall register for eEnquiry via Internet by providing the following information:
 - 2.1.1) Account Number
Customer must have Bank savings/current account and/or credit card account in order to be able to register for eEnquiry. Account number or credit card number is a set of unique number, created electronically by the Bank for each account and identifies the Customer in the Bank.
 - 2.1.2) Identification Number
Customer's identity document presented to the Bank upon account opening or establishment of relationship with the Bank.
 - 2.1.3) Date of Birth
Customer's date of birth provided to the Bank upon account opening or establishment of relationship with the Bank.
 - 2.1.4) Verification Code
Customer must register a valid mobile phone number with corresponding area code in order to receive verification code send via SMS by the

At the bottom right, there are "Cancel" and "Continue" buttons. A copyright notice at the bottom reads: © Copyright Banco Comercial de Macau, S.A. All rights reserved.

This screenshot shows the "Governing Law and Jurisdiction" section of the registration process. It contains the following text:

9. Governing Law and Jurisdiction
Any dispute arising out or in connection with these Terms and Conditions shall be solved in accordance with the laws of Macau and by the Courts of Macau. The parties agree to submit to the exclusive jurisdiction of the Courts of Macau.

10. In case of discrepancy in interpretation between the Chinese and English versions of these Terms & Conditions, the Chinese version shall prevail.

I hereby declare that I have read and agreed to be bounded by the "General Terms and Conditions Governing the Use of BCM eEnquiry Service".

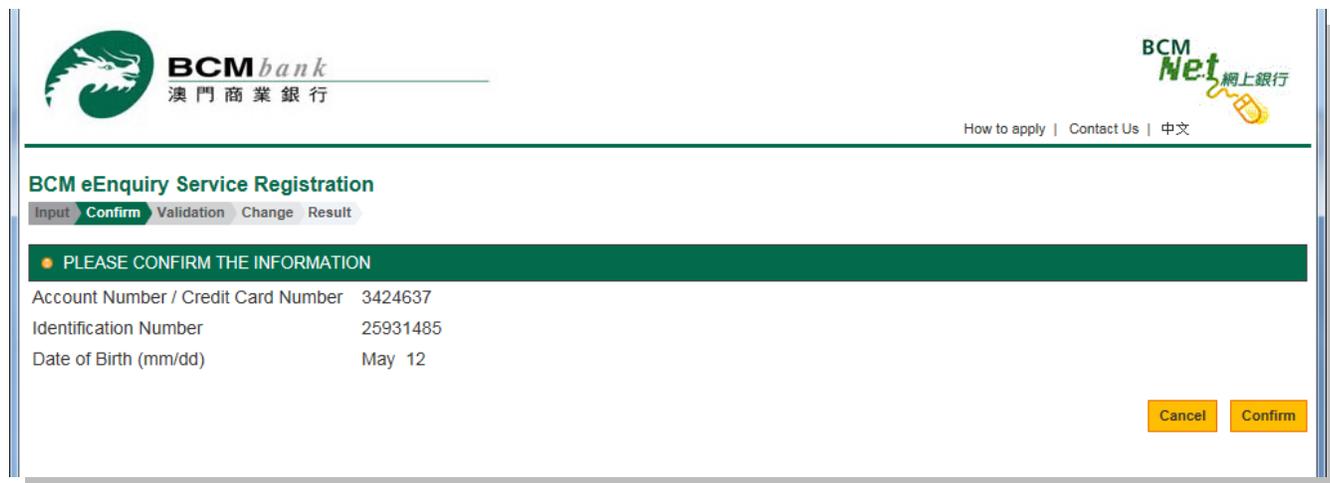
At the bottom right, there are "Cancel" and "Continue" buttons. A copyright notice at the bottom reads: © Copyright Banco Comercial de Macau, S.A. All rights reserved.

This screenshot shows the registration details form. At the top left is the BCM bank logo (澳門商業銀行). At the top right is the BCM Net logo (網上銀行) and navigation links: How to apply | Contact Us | 中文. The main heading is "BCM eEnquiry Service Registration" with a sub-heading "DETAILS". Below the heading are tabs: Input (selected), Confirm, Validation, Change, Result. The form fields are:

- Account Number / Credit Card Number: [Text Input]
- Identification Number: [Text Input] (E.g. I.D. no is 1234567(8), please input as 12345678)
- Date of Birth (mm/dd): [Month] [Date] (both dropdown menus)
- Validation Code: [Text Input]

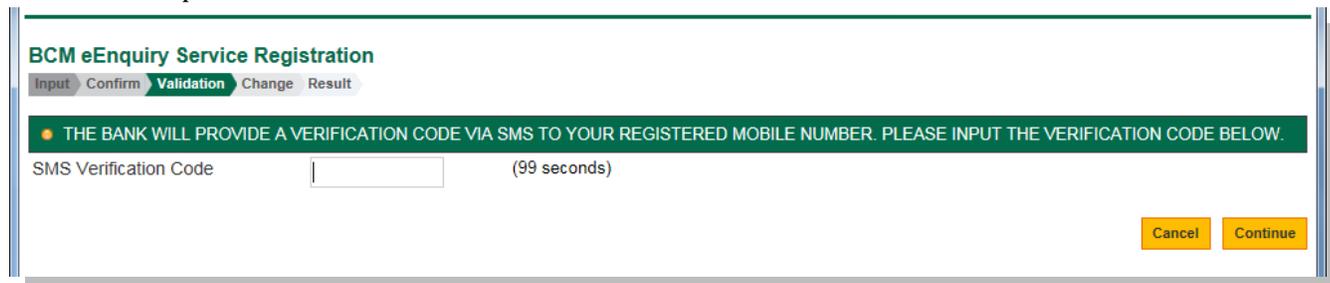
Below the form fields, there is a CAPTCHA image showing "yw 2bb p9h" and a "Refresh" button. At the bottom right, there are "Cancel" and "Proceed" buttons.

Step 3. The screen will display the information you have entered. Please verify and ensure the information is correct before pressing the “Confirm” button.



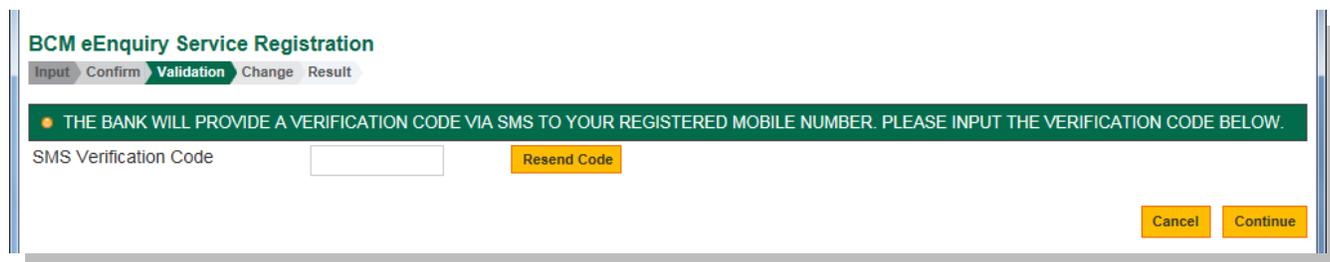
The screenshot shows the BCM eEnquiry Service Registration page in the 'Confirm' step. The BCM bank logo is in the top left, and the BCM Net logo is in the top right. The page title is 'BCM eEnquiry Service Registration'. Below the title are navigation tabs: 'Input', 'Confirm', 'Validation', 'Change', and 'Result'. A green banner reads 'PLEASE CONFIRM THE INFORMATION'. Below this, the following information is displayed: Account Number / Credit Card Number: 3424637; Identification Number: 25931485; Date of Birth (mm/dd): May 12. At the bottom right, there are 'Cancel' and 'Confirm' buttons.

Step 4. At this moment, the Bank will send a verification code via SMS to the mobile number that you have registered with the Bank in order to verify this registration. Please input the 8-digit verification code on the screen and then press “Confirm” button.



The screenshot shows the BCM eEnquiry Service Registration page in the 'Validation' step. The navigation tabs are 'Input', 'Confirm', 'Validation', 'Change', and 'Result'. A green banner reads 'THE BANK WILL PROVIDE A VERIFICATION CODE VIA SMS TO YOUR REGISTERED MOBILE NUMBER. PLEASE INPUT THE VERIFICATION CODE BELOW.' Below this, there is a text input field for the 'SMS Verification Code' and a timer showing '(99 seconds)'. At the bottom right, there are 'Cancel' and 'Continue' buttons.

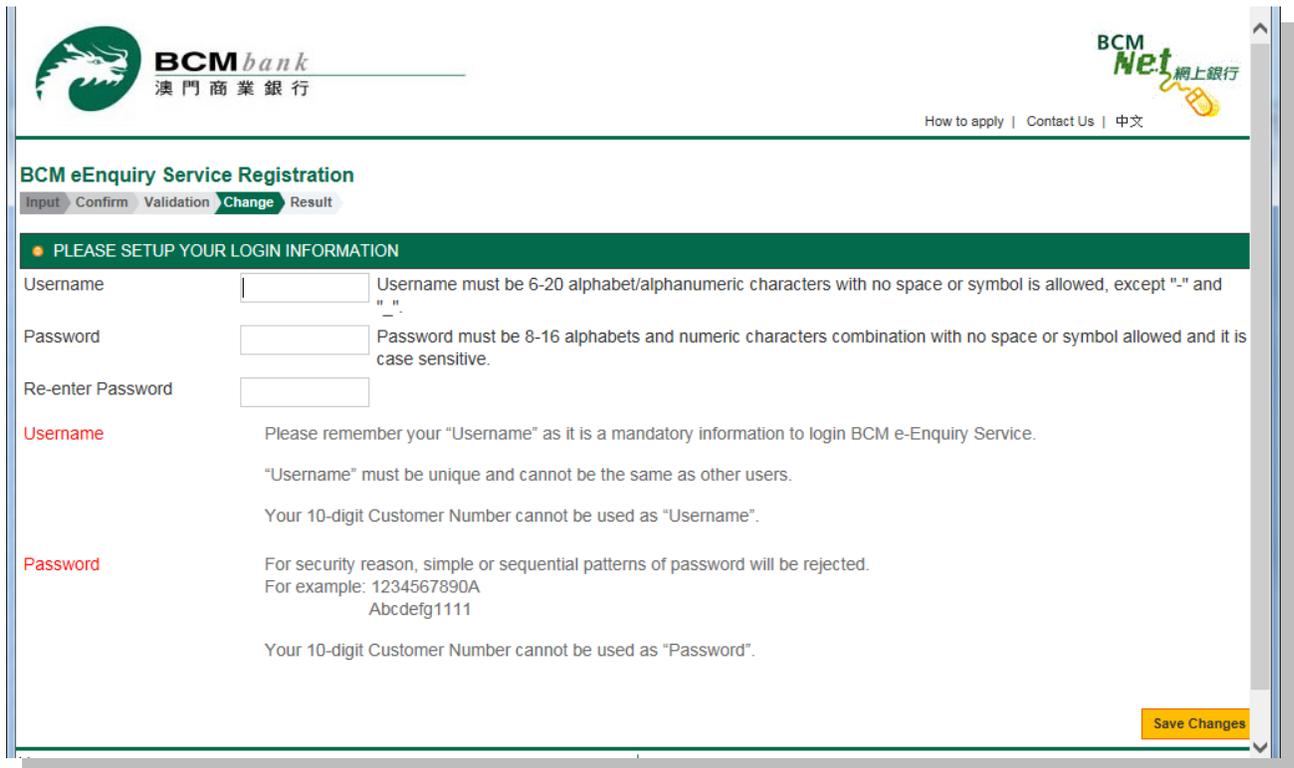
Please take note that the SMS verification code is only valid for 100 seconds. In case of expiry, please press “Resend OTP” and try again.



The screenshot shows the BCM eEnquiry Service Registration page in the 'Validation' step, similar to the previous one. However, a 'Resend Code' button is now visible next to the 'SMS Verification Code' input field. The 'Continue' button is still present at the bottom right.

Step 5. Upon successful verification, you will be required to setup the following information for login purpose.

- Please create your username on the first row. Username must be 6-20 alphabet/alphanumeric characters with no space or symbol allowed, except "-" and "_".
- Please create your password on the second row. Password must be 8-16 alphanumeric characters with no space or symbol allowed and it is case sensitive.
- Please re-enter your password on the third row.
- Please remember your password before pressing the “Save Changes” button.



BCM bank 澳門商業銀行

BCM Net 網上銀行

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BCM eEnquiry Service Registration

Input Confirm Validation **Change** Result

PLEASE SETUP YOUR LOGIN INFORMATION

Username Username must be 6-20 alphabet/alphanumeric characters with no space or symbol is allowed, except "." and "_".

Password Password must be 8-16 alphabets and numeric characters combination with no space or symbol allowed and it is case sensitive.

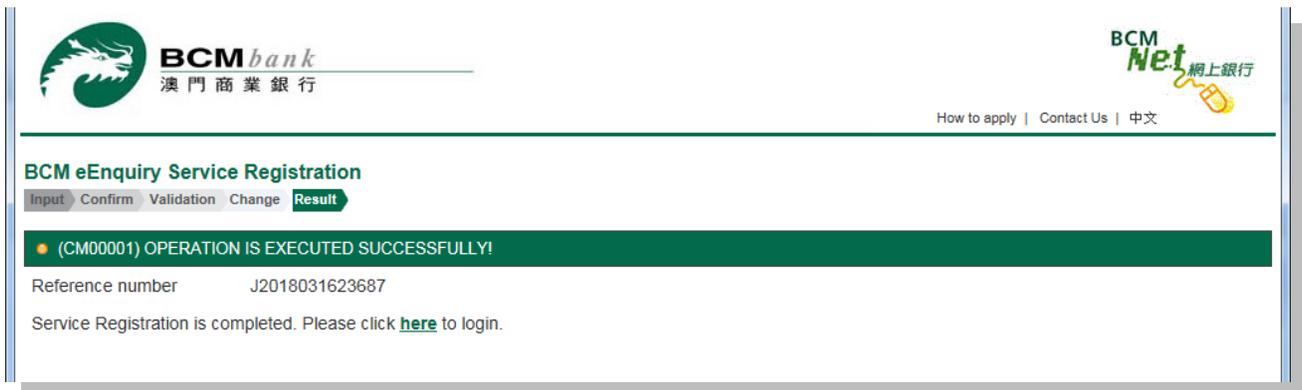
Re-enter Password

Username Please remember your "Username" as it is a mandatory information to login BCM e-Enquiry Service.
 "Username" must be unique and cannot be the same as other users.
 Your 10-digit Customer Number cannot be used as "Username".

Password For security reason, simple or sequential patterns of password will be rejected.
 For example: 1234567890A
 Abcdefg1111
 Your 10-digit Customer Number cannot be used as "Password".

[Save Changes](#)

Step 6. Your self-registration of BCM eEnquiry Service is now completed. You can press "click here" to start using this Service!



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BCM eEnquiry Service Registration

Input Confirm Validation Change **Result**

(CM00001) OPERATION IS EXECUTED SUCCESSFULLY!

Reference number J2018031623687

Service Registration is completed. Please click [here](#) to login.

Q 5. What should I do if I forgot the username or password of BCM eEnquiry Service?

If you forgot your BCM eEnquiry Service login username or password, please visit BCM website at <https://www.bcm.com.mo> and click on "eServices Login" > "BCM eEnquiry Service" > "First Time Registration Or Reset" function located on right upper corner of the site and reset a new username/password for your subsequent login according to the steps mentioned in Q4.