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.

Q 3. 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

Q 4. 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.

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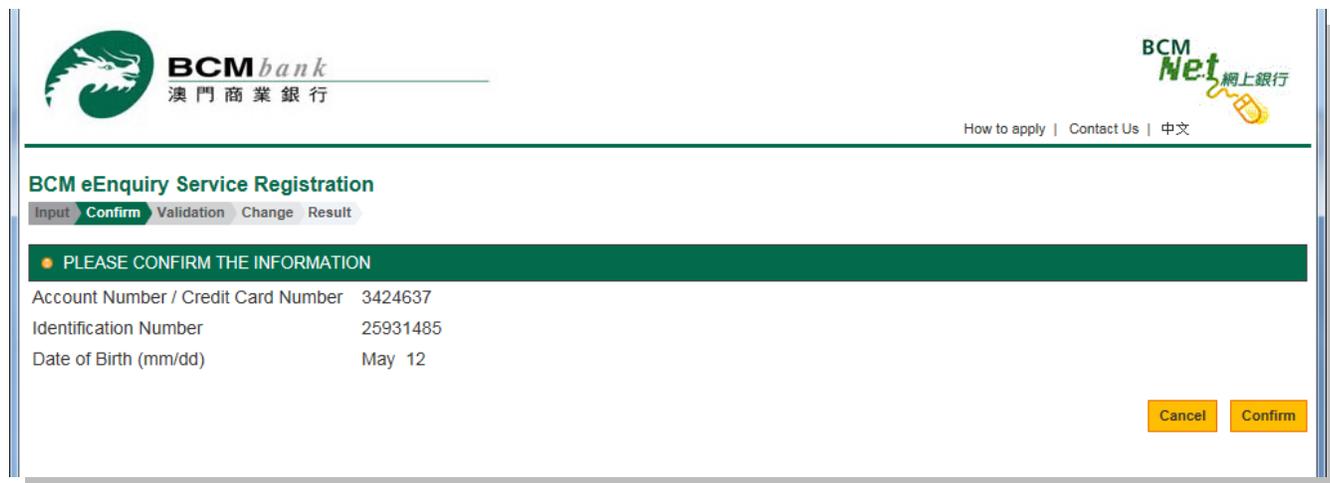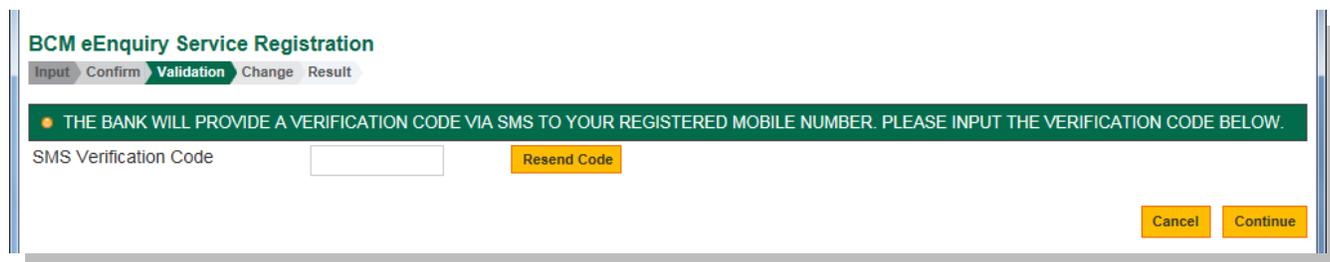

Step 4. At this moment, the Bank will send a verification code via SMS to the mobile number that you have registered with the Bank in order to verify this registration. Please input the 8-digit verification code on the screen and then press "Confirm" button.
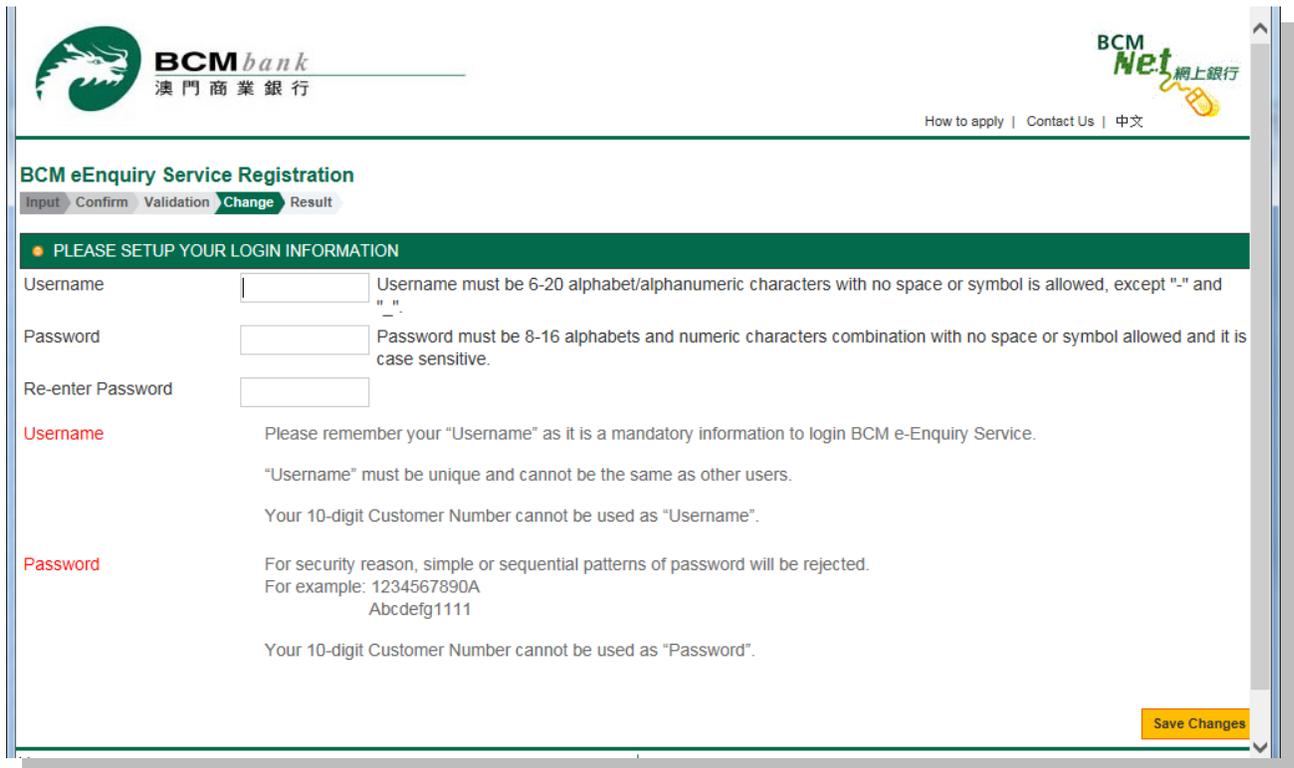

Please take note that the SMS verification code is only valid for 100 seconds. In case of expiry, please press "Resend OTP" and try again.

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.

Step 6. Your self-registration of BCM eEnquiry Service is now completed. You can press "click here" to start using this Service!
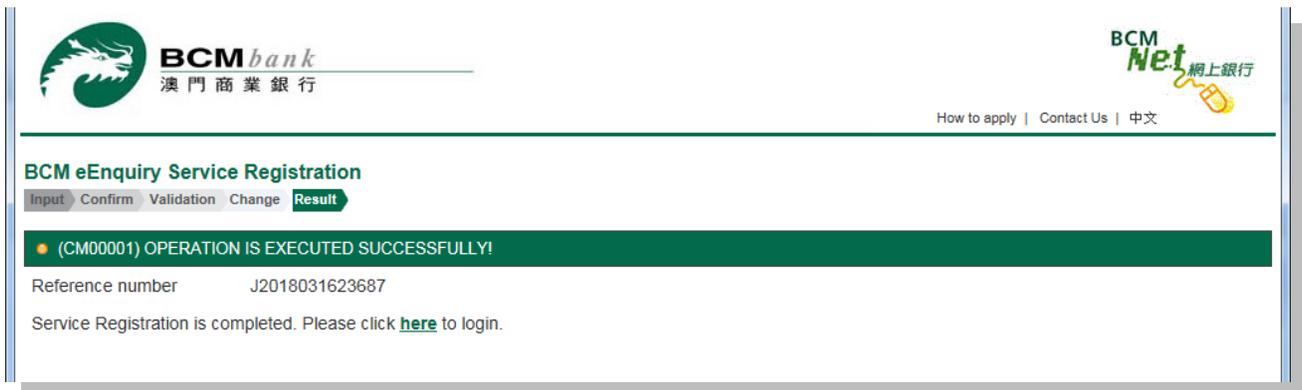
Q 5. What should I do if I forgot the username or password of BCM eEnquiry Service?

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.