

# 澳門商業銀行「創富理財」服務條款及細則

(生效日期：二零二五年一月一日)

## 一般條款及細則

### 1) 詞彙定義

- 1.1. “銀行” - 指澳門商業銀行股份有限公司。
- 1.2. “客戶” - 指被銀行接納登記成為「創富理財」服務之客戶。
- 1.3. “附屬客戶” - 指被銀行接納登記成為「創富理財」服務之附屬客戶。
- 1.4. “VIP 客戶” - 指客戶及附屬客戶之統稱。

### 2) VIP 客戶必須符合以下情況，方可被接納為「創富理財」服務之客戶或附屬客戶：

- 2.1. 必須為個人客戶；
- 2.2. 必須在銀行開立任何及維持有效之儲蓄或支票賬戶；
- 2.3. 必須在銀行持有銀行要求之每月平均存款及投資總額(客戶及附屬客戶之總和)：
  - 2.3.1 客戶：達澳門幣壹佰萬圓或以上(或其等值)；
  - 2.3.2 客戶及一位附屬客戶：達澳門幣壹佰伍拾萬圓或以上(或其等值)；
  - 2.3.3 客戶及兩位附屬客戶：達澳門幣貳佰萬圓或以上(或其等值)。

### 3) 收費

#### 服務月費

- 3.1. 若 VIP 客戶連續 3 個月不能達到第 2.3 項銀行釐定之每月平均存款及投資總額要求，本行將按月收取澳門幣 300 圓作服務費。該服務月費將自動從客戶有關之結算賬戶或於該賬戶餘額不足或無效之情況下從客戶持有之任何本行賬戶內扣除，而毋須另行通知。

#### 服務年費

- 3.2. 澳門商業銀行保留隨時收取不時釐定之「創富理財」服務年費。

### 4) 產品及服務

VIP 客戶同意「創富理財」服務提供之各項銀行產品及服務優惠均為本行遵從適用之產品及服務條款及細則而提供，並受其約束。如「創富理財」服務條款與此等條款及細則有任何抵觸，均以有關之產品及服務條款及細則為準。

### 5) 修訂

銀行有權不時及隨時：

- 5.1. 釐定「創富理財」服務要求之存款及投資總額；
- 5.2. 將新的銀行服務或優惠加入「創富理財」服務，或取代、暫停、更改或終止任何銀行服務或優惠；
- 5.3. 更改或修訂此等條款及細則，並對此等條款及細則之修訂均視作有效，且對客戶具有約束力。

### 6) 責任/彌償

對銀行因要求償還、追收或試圖追收，或提出訴訟以追討根據此等條款及細則應付予銀行之任何款項，或在其他方面因行使在此等條款及細則下之權利，或執行此等條款及細則而合理產生之所有直接或間接之合理費用及支出，VIP 客戶須彌償銀行並在銀行要求時償付銀行。

### 7) 風險聲明

投資者應明瞭所有投資均涉及風險。投資者在作出任何投資決定前，應詳細閱讀有關投資產品之銷售文件及風險披露聲明。

### 8) 語文文本

VIP 客戶謹此確認銀行已向其解釋及闡明此等條款及細則的中文及/或英文版本，並明白及接受所有條款及細則。若中文及英文版本有任何差異，概以中文版本為準。

## 創富理財客戶專屬禮遇條款及細則

### 1) 「摯愛禮遇」

- 1.1. 「創富理財」客戶可登記其指定親屬為「創富理財」附屬客戶以享有指定之「創富理財」專屬禮遇。
- 1.2. 指定親屬指客戶的配偶或年齡介乎 18 至 30 歲之子女，並於本行登記相關親屬關係。
- 1.3. 每位客戶最多可登記兩位附屬客戶。
- 1.4. VIP 客戶必須持有以下存款及投資總額，方可參與摯愛禮遇：

登記附屬客戶	每月平均存款及投資總額要求
登記一位「創富理財」附屬客戶	澳門幣壹佰伍拾萬圓(或其等值)
登記兩位「創富理財」附屬客戶	澳門幣貳佰萬圓(或其等值)

- 1.5. 以上存款及投資總額為創富理財客戶及其已登記附屬客戶之每月平均存款及投資總額之總和。

### 2) 「證券買賣服務禮遇」

- 2.1. VIP 客戶經網上證券買賣服務、流動證券買賣服務、電話專線及分行買賣股票，均可享以下指定經紀佣金優惠：
  - 2.1.1 「創富理財」客戶尊享特惠佣金 0.16%；
  - 2.1.2 「創富理財」附屬客戶尊享特惠佣金 0.18%。
- 2.2. VIP 客戶於生日月份可享豁免證券「買入」交易經紀佣金，上限為每戶港幣 1,500 圓。有關豁免金額將以回贈方式於生日月份之翌月存入結算賬戶內。

### 3) 「基金投資服務禮遇」

- 3.1 客戶成功升級為 VIP 客戶後首次基金投資可享 0.88% 特惠佣金優惠。
- 3.2 本禮遇只適用於認購金額不超過港幣 500,000 圓或其等值之基金投資。
- 3.3 每位 VIP 客戶只可享有本禮遇一次，不論曾多少次升級為 VIP 客戶。

### 4) 「澳門保險產品禮遇」

#### 4.1 優惠一

VIP 客戶每曆年可享乙次免費澳門保險七日休悠樂旅遊保障（亞洲）至尊計劃。有關優惠於每年 12 月 31 日到期，逾期之優惠將會自動取消並不設延期。

#### 4.2 優惠二

VIP 客戶每次成功每次成功申請澳門商業銀行之樓宇貸款服務，即可享乙次澳門保險安樂窩家居保障計劃首年保費豁免，首年保費上限為澳門幣 2,670 圓。

#### 4.3 優惠三

VIP 客戶可享下列折扣優惠：

- 4.3.1. 新申請及續期澳門保險之個人意外保險計劃，可享 50% 折扣優惠。
- 4.3.2. 購買澳門保險之休悠樂旅遊保障計劃，可享 35% 折扣優惠。
- 4.3.3. 客戶成功升級為 VIP 客戶後，可獲一次澳門保險之安樂窩家居保障計劃首年保費澳門幣 300 圓折扣優惠。每位 VIP 客戶只可享有本折扣優惠一次，不論曾多少次升級為 VIP 客戶。

- 4.4 以上澳門保險產品優惠只限 VIP 客戶本人使用，使用上述優惠之 VIP 客戶必須為有關保單之持單人或其中一位持單人。

### 5) 「機場貴賓候機室禮遇」

- 5.1. VIP 客戶需持有澳門商業銀行 Visa Signature 信用卡及/或澳門商業銀行 World 萬事達卡方可獲享指定機場貴賓候機室禮遇。
- 5.2. 若 VIP 客戶為 Visa Signature 信用卡持卡人，則需持有有效之 Priority Pass 會員卡方可獲享指定機場貴賓候機室禮遇。
- 5.3. 客戶每年可免費享用一次機場貴賓候機室服務，有效期為獲得次數當年的日曆年末；憑卡簽賬每滿澳門幣 30,000 圓，可獲額外一次機場貴賓候機室服務。
- 5.4. 附屬客戶每年可免費享用一次機場貴賓候機室服務，有效期為獲得次數當年的日曆年末；憑卡簽賬每滿澳門幣 40,000 圓，可獲額外一次機場貴賓候機室服務。

- 5.5. 客戶必須進行一次或以上之信用卡簽賬交易方可享有翌年之額外 VIP 免費次數。
  - 5.6. 憑信用卡簽賬每年可獲享最多十次之額外免費機場貴賓候機室服務。
  - 5.7. 以信用卡累積簽賬獲取之免費次數，有效期將由累積滿指定信用卡簽賬金額日起至下一個日曆年末完。期滿後所有餘下次數將會自動取消。
- 6) 「生日禮遇」
- 6.1. VIP 客戶於生日月份均可獲贈指定生日禮遇。
  - 6.2. 生日禮遇將於客戶生日月份以換領信形式寄往客戶於本行登記之本地郵寄地址。
- 7) 若VIP客戶之每月平均存款及投資總額未能達到上述之創富理財服務要求，本行保留隨時終止所有或部份創富理財客戶專屬禮遇之權利而無須另行通知。

# BCM BANK VIP BANKING SERVICE TERMS AND CONDITIONS

(Effective date: 1 January 2025)

## General Terms & Conditions

- 1) Glossary
  - 1.1. "Bank" – means Banco Comercial de Macau S.A.
  - 1.2. "VIP" – means any BCM customer who is accepted by the Bank to register as BCM VIP Banking Service Customer.
  - 1.3. "Related VIP" – means any BCM customer who is accepted by the Bank to register as the Related VIP of BCM VIP Banking Service Customer.
  - 1.4. "VIP Customer" – means the general designation of VIP and Related VIP.
- 2) VIP Customer must comply with the below conditions in order to register as VIP or Related VIP of BCM VIP Banking Service:
  - 2.1. Must be individual customer.
  - 2.2. Must possess any Savings or Current Account in the Bank with valid status.
  - 2.3. Must comply with the Bank's prevailing requirement of monthly average total deposit and investment amount (aggregated total of VIP and Related VIPs):
    - 2.3.1 VIP: MOP1,000,000 or above (or in its equivalent).
    - 2.3.2 VIP with 1 Related VIP: MOP1,500,000 or above (or in its equivalent).
    - 2.3.3 VIP with 2 Related VIPs: MOP2,000,000 or above (or in its equivalent).
- 3) Fees
  - 3.1. Monthly Service Charge

If VIP Customer failed to comply with the requirement on monthly average total deposit and investment amount as stated in clause 2.3 for 3 months in consecutive, a monthly service charge of MOP300 will be levied and automatically debited from customer's settlement account or any other bank account possessed by Customer in the Bank in case the settlement account is invalid or with insufficient fund without prior notice.
  - 3.2. Annual Fee

The Bank reserves the right to charge the annual fee for VIP Banking Service.
- 4) Products and Services

VIP Customer agrees that each of the products and services is made available by the Bank subject to the applicable terms and conditions of relevant products and services (herein under refers to "Service Conditions") and agrees to be bounded by the Service Conditions. In case of conflict in between any of the Service Conditions and these Terms and Conditions, the relevant Service Conditions shall prevail.
- 5) Amendments

The Bank shall be entitled at any time at its discretion:

  - 5.1. To define the requirement of total deposit and investment amount of VIP Banking Service.
  - 5.2. To add new banking services or privileges to the "VIP Banking Service" or to replace, suspend, vary or terminate any services or privileges.
  - 5.3. To vary or amend these terms and conditions. Any amendment to these terms and conditions shall be deemed to be effective and binding on the VIP Customer.
- 6) Liabilities/Indemnities

VIP Customer shall indemnify the Bank against, and reimburse the bank on demand, all costs and expenses which are of reasonable amount and were reasonably incurred by the Bank, directly or indirectly, in demanding, collecting or attempting or collect, or suing to recover, any amount due to the Bank under these terms and conditions, or otherwise in exercising its rights under or enforcing these terms and conditions.

7) Risk Disclosure

VIP Customer should note that all investments involve risks. Customers should refer to the offering documents and risk disclosure statements of relevant investment products before making any investment decision.

8) Language

VIP Customer hereby confirms that the Bank has explained to him and has read and understood the English and/or Chinese versions of these Terms and Conditions and declares the acceptance to these Terms and Conditions. In the event of discrepancy between the Chinese and English version of these Terms and Conditions, the Chinese version shall prevail.

## Terms & Conditions on VIP Banking Service Privileges

1) "Be-Loved Offer"

- 1.1. VIP can register his/her designated relatives as "Related VIP" of BCM VIP Banking Service. The registered Related VIP can enjoy designated VIP Banking Service Privileges.
- 1.2. Designated relatives refer to the spouse and/or children aged between 18 and 30 of the VIP, and the relationship should be registered at the Bank's system.
- 1.3. Each VIP can register with a maximum of 2 Related VIPs.
- 1.4. VIP Customer must comply with the below monthly average total deposit and investment amount requirement in order to entitle to the Be-Loved Offer:

Number of Related VIP	Monthly average total deposit and investment amount
Registration of 1 Related VIP	MOP1,500,000 (or in its equivalent)
Registration of 2 Related VIPs	MOP2,000,000 (or in its equivalent)

- 1.5. The above monthly average total deposit and investment amount requirement is calculated by the aggregated amount of both VIP and his/her registered Related VIP(s).

2) "Securities Trading Offers"

- 2.1. VIP Customer who makes securities trading transaction through the Bank's I-Securities Trading Service, Mobile Securities Trading Service, Securities Trading Service Hotline or BCM branches can enjoy the below discounted brokerage fee:
  - 2.1.1 Brokerage fee 0.16% for VIP.
  - 2.1.2 Brokerage fee 0.18% for Related-VIP.
- 2.2. VIP Customer is entitled to brokerage fee waiver for securities BUY transaction during the month of birth with a maximum waiver amount of HKD1,500. The entitlement will be rebated to VIP Customer's settlement account in the following month.

3) "Investment Fund Offer"

- 3.1. Customer who successfully upgraded as VIP Customer can be entitled 0.88% preferential first-time subscription fee for investment fund.
- 3.2. This Offer is only applicable to investment fund with subscription amount no more than HKD500,000 or equivalent.
- 3.3. Each VIP Customer can entitle to this Offer for one time only, regardless of how many times the customer has been upgraded as VIP Customer.

4) "Macau Insurance Company("MIC") Product Offers"

4.1 **Offer 1**

VIP Customer can enjoy a complimentary 7 Days HappyTrip Insurance Plan Asia V.I.P. Plan of MIC per calendar year. The relevant offer expires on 31 December every year and will not be extended.

4.2 **Offer 2**

VIP Customer can enjoy a first-year premium waiver for Sweet Home Household Protection Plan of MIC for each successful housing loan applied at BCM Bank, the maximum of first year premium amount is MOP2,670.

#### 4.3 Offer 3

VIP Customers can enjoy the discount offers below:

4.3.1. VIP Customers can enjoy 50% Discount for new application and renewal for MIC Personal Accident Insurance Plans of MIC.

4.3.2. VIP Customers can enjoy 35% Discount for MIC HappyTrip Insurance Plans of MIC.

4.3.3. Customers who have successfully upgraded as VIP Banking Customers can enjoy a MOP300 discount for first year premium for MIC Sweet Home Household Protection Plans of MIC. Each VIP Customer can entitle to this Offer for one time only, regardless of how many times the customer has been upgraded as VIP Customer.

4.4 The above MIC Products Offers are only applicable to VIP Customers and cannot be transferred or exchanged to cash. VIP Customer who uses the Offers above must be the policyholder or one of the policyholders of the relevant policy.

#### 5) "Airport Lounge Free Access"

5.1. The offers for airport lounge free access are only applicable to VIP and Related VIP who possess BCM Visa Signature Credit Card and/or BCM World Mastercard.

5.2. If the VIP Customer is a Visa Signature Credit Cardholder, he/she should also possess a valid member card of Priority Pass in order to enjoy the airport lounge free access.

5.3. Every year, VIP can enjoy 1 free accesses of airport lounge service, which will expire at the end of each calendar year in which it is granted; whilst entitle to extra 1 free access upon every MOP30,000 Credit Card Spending during the year.

5.4. Every year, Related VIP can enjoy 1 free access of airport lounge service, which will expire at the end of each calendar year in which it is granted; whilst entitle to extra 1 free access upon every MOP40,000 Credit Card Spending during the year.

5.5. VIP Customer will be required to make at least one Credit Card spending transaction in order to be qualified for the extra VIP free access in the following year.

5.6. VIP Customer can enjoy a maximum of 10 airport lounge free accesses rewarded by Credit Card spending.

5.7. Free access earned by Credit Card spending accumulation will be effective upon the day of the designated accumulated spending amount is fulfilled and will expire at the end of the following calendar year. All unused free access will be forfeited automatically upon expiry.

#### 6) "Birthday Month Special Offer"

6.1. VIP Customer can enjoy a birthday gift during the month of birth.

6.2. The Birthday Month Special Offer will be presented in a gift redemption letter to be mailed to the customer's local mailing address registered with the Bank.

7) The Bank reserves the right to forfeit the VIP Banking Privileges without prior notice if the VIP Customer's monthly average total deposit and investment amount cannot meet the prevailing requirement of VIP Banking Service.