



BCM *bank*
澳門商業銀行

銀行資訊
General Information

銀行服務收費

Banking Service Charges

www.bcm.com.mo

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大新金融集團成員 A member of Dah Sing Financial Group

Banking Service Charges

SAVINGS ACCOUNT

Type	Charges (MOP/HKD/RMB)
Account closed within 3 months after account opening	\$300
Dormancy (Non-personal customer)	\$100 or USD/EUR5 every six months
Low balance account*	\$20 per month or its equivalent in other currency
Loss of passbook	\$150

CURRENT ACCOUNT

Type	Charges (MOP/HKD)
Account closed within 3 months after account opening	\$300
Dormancy (Non-personal customer)	\$100 every six months
Low balance account*	\$20 per month or its equivalent in other currency

*Account with monthly average balance below the minimum amount defined by the bank from time to time : Savings account - \$500 ; Current account - \$1,000

FOR ALL ACCOUNTS

Type	Charges (MOP/HKD)
Cheque book request	
Normal current account	
• Per 25 cheques / booklet of 25 cheques	\$40*
• Per booklet of 50 cheques	\$80*
Hello Kitty Current Account	
• Per 25 cheques / booklet of 25 cheques	\$60*
• Per booklet of 50 cheques	\$100*
Return cheque (BCM cheque)	
• Insufficient funds	\$200 per cheque
• Other reasons	\$100 per cheque
Return cheque (Other local bank cheque)	
• Insufficient funds / other reasons	\$20 per cheque
Stop order	\$100 per cheque

*Postage Fee will be levied if customer requests to receive the cheque by mail.

DEBIT CARD

Type	Charges (MOP/HKD/RMB)
Annual fee	\$80 • First year waived • Thereafter if the average balance of the primary account of the Debit Card in past 12 months is MOP/HKD/RMB100,000 or above, the annual charge will be waived.
Loss/Replacement	\$60
Withdrawal through Jetco network outside Macau	HKD25 equivalent per withdrawal
Withdrawal through UnionPay network in / outside Macau	\$25 each; fee waived for cardless withdrawal
POS Transaction	1.5% of the transaction amount*
Interbank transfer	HKD5 equivalent per transaction
Sales slip retrieval fee - Macau	\$30 each
Sales slip retrieval fee - outside Macau	\$80 each
Card retrieval form BCM ATM / CDM	MOP600 per retrieval

*Not applicable to transactions performed at Macau.

ATM CARD

Type	Charges (MOP/HKD)
Annual fee	\$80 • First year waived • Thereafter if the average balance of the primary account of the ATM Card in past 12 months is MOP/HKD100,000 or above, the annual charge will be waived.
Loss/Replacement	\$60
Withdrawal through Jetco network outside Macau	HKD25 equivalent per withdrawal
Interbank transfer	HKD5 equivalent per transaction

CREDIT CARD

Type	Charges (MOP/HKD/RMB) ("unit of card currency")			
	Classic Card	Titanium Card	Platinum Card	Signature Card / WorldCard / Diamond Card
Annual fee (based on the unit of card currency and on annual basis) ^(a)				
• Primary Card	220	480	1,000	1,500
• Supplementary Card	110	240	500	1,000
Reactivate suspended past due payment Card Account				
• Primary Card	220	480	1,000	1,500
• Supplementary Card	110	240	500	1,000
Replacement fee	120 units of card currency for each			
Sales slip retrieval fee				
• Macau	50 units of card currency for each			
• Abroad	80 units of card currency for each			
Statement copy retrieval fee	80 units of card currency for each			
Returned cheque (payment)	100 units of card currency for each			
Re-generation of PIN	50 units of card currency for each			
Priority Pass VIP lounge service fee	230 units of card currency per access per capita			
Priority Pass membership card replacement fee	100 units of card currency for each			
Mastercard Travel Pass VIP lounge service fee	230 units of card currency per access per capita			
Minimum amount due ^(b)	5% per month of current balance amount (min.100 units of card currency)			
Past due fee ^(c)	5% per month of the minimum payment amount (min.120 units of card currency)			
Credit Card account balance transfer				
• Transfer to other Credit Card	Waived			
• Transfer to BCM Account	MOP50			
• Receive by Cashier Order	MOP50 + Issue Cashier Order MOP60			
Cash advance fee				
• Branch cash advance (applies to Visa and Mastercard Cards) ^(d)	4.8% on amount advanced (min.100 units of card currency)			
• ATM/Telephone/BCM Net e-banking or other channels cash advance ^(e)	4.8% on amount advanced (min.100 units of card currency)			
Excess in credit limit ("overdraft") ^(f)	150 units of card currency for each			
Interest rate	Retail spending: maximum 29.25% Cash advance: maximum 29.25% Bad debt: 29.25%			
Cross border transaction fee (applies to Visa and Mastercard Cards)				
• Cross border fee	Transaction effected in non-card currency region or non-card issuing region, 1% cross border fee shall be debited to cardholder's card account for the reimbursement charge levied by Visa or Mastercard			
• Cross currency fee	Transaction effected in non-card currency, a cross currency fee of 0.5% shall be debited to cardholder's card account.			

Important Issues:

- The transaction amount will be converted into card currency on the date when the transaction is processed by the bank at any exchange rate determined by Visa, Mastercard or China UnionPay for calculating related service charges.
- If the charges referred to above not received by the bank on or before the last payment due date, such charges shall be transferred to the following month automatically and to be calculated at compound interest.
- The bank reserves the right to review and amend the charges and expenses referred to above from time to time, by giving notice to the cardholder by means that the bank deems as appropriate and cardholder hereby agrees to pay on the relevant charges/expenses.
- For the Card's Terms & Conditions of use, please refer to the "BCM Credit Card Cardholder Agreement".

Remarks:

- The annual fees and charges referred to above are not refundable, notwithstanding the cancellation or return of the said cards.
- The minimum amount due shown in the statement of account shall be made before or up to the latest payment due date, inclusive.
- If the cardholders fails to pay the minimum amount due shown in the statement of account before the payment due date, the bank deems it as overdue and will charge a Past Due Fee.
- Each cash advance through any BCM branch will be charged a one time fee which is generated on the date when the cash advance transaction is posted.
- A one time fee will be charged on each ATM cash advance, telephone cash advance or request via BCM Net e-Banking service or other channels which is generated on the date when the cash advance transaction is posted.
- The bank may demand the immediate payment of any excess of authorized Credit Limits resulting from the cardholder entering into any kind of transactions that may result in such excess.

HOUSING LOAN

Type	Charges (MOP/HKD)
Set-up fee	Waive
Cancellation after successful application and preparation of all documents	\$1,000
Early partial repayment <ul style="list-style-type: none"> • Within first 3 years of the loan • When cumulative partial repayments exceed 80% of initial principal • More than one partial repayment within a single calendar year 	1% on the repaid loan amount (min. \$1,000) 1% on initial loan amount (min. \$2,500) Additional charge of \$500 on top of above charges
Early full repayment <ul style="list-style-type: none"> • Within first year of the loan • During the second year of the loan • During the third year of the loan • From the fourth year onwards • If early full repayment involves the transfer of mortgage to another bank 	3% on initial loan amount (min. \$2,500) 2% on initial loan amount (min. \$2,500) 1% on initial loan amount (min. \$2,500) No penalty An additional fee of \$2,500
Past due charge	Handling charge \$100/past due plus bank's prevailing past due interest

MORTGAGE/RE-FINANCING LOAN

Type	Charges (MOP/HKD)
Set-up fee	0.5% of re-finance amount (min. \$500)

PERSONAL LOAN/FAMILY LOAN

Type	Charges (MOP/HKD)
Loan set-up fee (excluding Education Loan)	0.75% on loan amount (min. \$200)
Early partial repayment	1 month's interest on the repayment amount (min. \$100)
Early full repayment	1 month's interest on the initial loan amount (min. \$300)
Non-Compliance of "Premium Interest Rate Plan"	0.5% on initial loan amount (min. \$50)
Past due charge	Handling charge \$100/past due plus bank's prevailing past due interest

CAR LOAN

Type	Charges (MOP/HKD)
Cancellation after successful application and preparation of all documents	\$250
Early settlement	3% on initial loan amount (min. \$2,000)
Past due charge	Handling charge \$100/past due plus bank's prevailing past due interest
Adding pledge over vehicle	MOP550
Cancellation or discharge of pledge over vehicle	\$200

SECURITIES TRADING HK stocks

Type	Charges (HKD)
On buy	
• Transaction fee	\$10 per transaction
On buy and sell	
• Brokerage fee	
– I-Securities	0.198% (min. \$98)
– Mobile Trading	0.198% (min. \$98)
– Securities Trading Hotline	0.23% (min. \$100)
– Branches	0.25% (min. \$100)
• Hong Kong stamp duty	0.1%
• Trading fee	0.00835%
• CCASS fee (Central Clearing and Settlement System)	0.0042%
• FRC transaction levy	0.00015%
Others	
• Custodian fee (semi-annually)	\$0.15 per lot (min. \$60, max. \$2,500)
• Scrip fee	\$2.5 per lot (min. \$30)
• Cash dividend fee	1% (based on dividend amount) (min. \$30, max. \$2,500)
• Scrip in lieu of cash dividend	\$2 per lot (min. \$30, max. \$2,500)
• Exercise of right issue	\$2 per lot (min. \$100, max. \$1,000)
• Deposit charge	\$5 per lot (min. \$30, max. \$2,500)
• Stock consolidation/split	\$5 per lot (min. \$30, max. \$500)
• Bonus shares issue	\$2.5 per lot (min. \$30)
Initial public offering	
• Handling fee	\$150 per order
• Subscription free	1%
• Trading free	0.00835%
• FRC transaction levy	0.00015%
Online securities real time stock quote	
• Each account is entitled to 300 free quotes per month	HKD0.1 per extra quote (min. HKD10 per month)
Securities Investment Savings Plan	
• Handling fee (each plan)	0.25% of the purchase amount (min. HKD50)

SECURITIES TRADING U.S. stocks

Type	Charges (USD)
Securities trading brokerage fee	
• Via mobile trading platform	USD0.018 per share (min. USD12)
Securities trading other charges	
• SEC fee (for sell transaction only)	USD0.00206% per value of aggregate sales
• FINRA trading fee (for sell transaction only)	USD0.000195 per quantity sold (max. USD9.79)
Deposit charge for purchase of securities, deposit of securities, warrants, bonus issue or scrip in lieu of cash dividends.	
• Deposit charge for purchase transaction	waived
• Deposit charge for purchase of Warrants	waived
• Settlement instruction (transfer-in)	waived
Safe custody	USD20 The fee charged half-yearly at early of June and December each year, applicable for those Securities Accounts which have securities transaction(s) or securities holdings in the 6 months period ended 31 May and 30 November respectively.
Settlement instruction (transfer out)	USD50 per stock
Collection of Dividends / Interest or Scrip in lieu of cash dividends	Waived
Exercise of Warrants / Rights Issues / Open Offers / Conversion of Shares / Share Exchange Offers, Privatizations or Other Corporate Actions in respect of receipt of securities	Waived
Bonus Issue / Warrant / Subdivision / Consolidation	Waived
Commission on receipt / delivery against payment	Waived
Cash Offers, Privatizations or Other Corporate Actions with cash consideration	Waived
Dividend Claim Charges	USD50 per making of claim
American Depository Receipt ("ADR") Fee	Customers holding ADRs may be charged ADR fee regularly (e.g. annually) by the depository receipts agent through the relevant Broking Company. ADR fee is subject to the final confirmation from the depository receipts agent and the fee range is USD0.01 to USD0.05 per share.

INVESTMENT SERVICE

Type	Charges (HKD)
Bond Service <ul style="list-style-type: none"> • Safe custody fee 	0.03% of p.a. of face value (min. \$150, the fee is charged biannually on every 1 June and 1 December)
Collection of dividend / coupon <ul style="list-style-type: none"> • For HKD denomination • For USD denomination 	1% on dividend / coupon (min. \$80, max. \$400) 1% on dividend / coupon (min. USD10, max. USD50)
Investment Fund Services <ul style="list-style-type: none"> • Subscription, Redemption and Management Fee • Switching Fee • Transfer Out (funds transferred out of the Bank) 	Refer to the respective prospectus of fund 1% of switching amount HKD100 per fund
Investment Fund Subscription (via BCM Net e-Banking) <ul style="list-style-type: none"> • Subscription <ul style="list-style-type: none"> – Investment amount HKD10,000 - 199,999 – Investment amount HKD200,000 or above 	2.20%. 2.00%.

INWARD REMITTANCE

Type	Currency	Charges
To account with BCM		
For credit in same currency	MOP	Waived
	HKD	Waived
	RMB	Waived
	Foreign Currencies	Handling commission MOP/HKD150 per remittance
For credit in different currency	MOP	Waived
	HKD/RMB/Foreign currencies	Waived
To beneficiary's account with another bank		
For credit in same currency	MOP/HKD	Sundry charges MOP/HKD50 plus SWIFT charges (if any)
	RMB	Sundry charges RMB50 plus SWIFT charges (if any)
	Foreign currencies	Handling commission MOP/HKD150 per remittance plus sundry charges MOP50 plus SWIFT charges
For credit in different currency	MOP/HKD/RMB/Foreign currencies	MOP/HKD/RMB50 or its eqv. sundry charges plus SWIFT charges (if any)

OUTWARD REMITTANCE for BCM customer only

Type	Currency	Charges
By telegraphic transfer	In MOP	MOP/HKD100
	In HKD	0.1% on every HKD1,000 (min. MOP/HKD30, max. MOP/HKD5,000) and SWIFT charges MOP/HKD100
	In RMB	RMB100 plus correspondent charges (if any)
	In foreign currency	With exchange - Handling commission MOP/HKD30 plus SWIFT charges MOP/HKD150 Without exchange - Handling commission MOP/HKD80 plus SWIFT charges MOP/HKD150
By demand draft	Issued in HKD	0.1% on every HKD1,000 (min. MOP/HKD50, max. MOP/HKD5,000)
	Issued in foreign currency (by BCM)	With or without exchange MOP/HKD150
	Issued in foreign currency (by Dah Sing Bank on behalf of BCM)	With or without exchange MOP/HKD350
Cancellation - with demand draft returned		MOP/HKD200
Cancellation - reported lost of demand draft		MOP/HKD200 plus SWIFT charges and correspondent charges (if any)
Repurchase (with reissuance)		MOP/HKD50

INWARD CHEQUE COLLECTION **

Type	Charges (MOP/HKD)
Cheques in MOP <ul style="list-style-type: none"> • Settled in MOP • Settled in other currency 	SWIFT and/or sundry charges (if any) 0.1% on every \$1,000 (min. MOP30) plus SWIFT and/or sundry charges (if any)
Cheques in HKD <ul style="list-style-type: none"> • Settled in HKD 	0.1% on every \$1,000 (min. HKD30) plus SWIFT and/or sundry charges (if any)
Cheques in foreign currency <ul style="list-style-type: none"> • Settled in same currency 	ILE commission 0.375% on the first USD50,000 eqv. 0.125% on the balance in excess. (min. MOP100 eqv.) plus SWIFT and/or sundry charges (if any)
Sundry charges for all currency cheques <ul style="list-style-type: none"> • If cheque is drawn on other local bank • If proceeds are remitted by HKD cheque • If proceeds are remitted by foreign currency cheque 	\$50 per item \$25 \$150
Return cheque (drawn on other bank)	\$100 per cheque plus SWIFT charges (if any)

OUTWARD CHEQUE COLLECTION **

Type	Charges (MOP/HKD)
Sundry charges	Cheque payable in Hong Kong - \$20 Cheque payable in Other Countries - \$200 (If sent by DHL, additional fee will be collected)
Returned/Unpaid items	\$100 plus correspondent bank's charges
Inquiry of collection item at customer's request	\$50 plus SWIFT charges
Settlement in same foreign currency (except HKD)	ILE commission of 0.375% on first USD50,000 eqv. 0.125% on balance in excess (min. MOP100 eqv.)

**Outward/Inward Cheque Collection includes: Traveller's Cheque, Bank Draft, Cheque Payable in Hong Kong or Other Countries.

CASHIER ORDER

Type	Charges (MOP/HKD)
Issuance	\$60 flat
Cancellation (without reissuance)	\$100 flat
Loss (without reissuance)	\$200 flat
Repurchase (with reissuance)	\$60 flat

ACCOUNT STATEMENT REQUEST

Type	Charges (MOP/HKD/RMB)
Statement copy within current year	\$10 /page (min. \$20)*
Statement copy from 1 year to 3 years	\$20 /page (min. \$50)*
Statement copy over 3 years	\$30 /page (min. \$100)*

* Postage Fee will be levied if customer requests to receive the account statement by mail.

STANDING INSTRUCTIONS

Type	Charges (MOP)
One time transfer with future value date or more than one time	\$30 or its equivalent in other currency per payment
Unsuccessful posting due to insufficient funds	\$20 or its equivalent in other currency per payment

SAFE DEPOSIT BOX

Type	Charges (MOP)
Annual rental	
• Size (Inch) 3x10x22/5x10x22/10x10x22	\$500/\$800/\$1,200
Deposit as security	
• Size (Inch) 3x10x22/5x10x22/10x10x22	\$600/\$800/\$1,200
Handling fee for breaking the lock	min. \$800

GIFT CARD

Charges (MOP)

\$10 per sale of each card

BCM reserves the right to change the above charges or introduce new charges not included in this table. Please approach our branches for other charges enquiry. This service/product is not targeted at customers in the EU.