BCM bank
澳門商業銀行

Terms and Conditions for BCM Credit Card Airport Lounge Privileges
(Effective from 27 July 2026)

1. The offer is only applicable to BCM Visa Signature Credit Card, BCM Visa Platinum Credit Card, Buzz Visa Platinum Card, BCM World Mastercard and BCM UnionPay Dual Currency Credit Card ("Eligible Credit Card") of Banco Comercial de Macau, S.A. ("BCM").
2. Eligible Credit Card is applicable to airport lounge services provided under the memberships of "Priority Pass", "Mastercard Travel Pass", "Plaza Premium Lounge"*, and "Plaza Premium First"#.
3. Customers can enjoy 1 free access for Plaza Premium Lounge airport lounge service by accumulating designated Credit Card spending amount:

Customer Type	Accumulated Spending Amount (per card per annum) (MOP/HKD/RMB)	Maximum of Free Accesses (per card per annum)
VIP Customer	**$30,000**	**10**
R-VIP Customer	**$40,000**	**10**
Other Customer	**$40,000**	**4**

4. The accumulated spending amount is calculated jointly between principal and supplementary Credit Cards, whilst the entitled free accesses can be consumed by either principal or supplementary cardholders.
5. Accumulated spending for MOP card and RMB card with UnionPay Dual Currency Credit Card will be calculated individually.
6. An access fee of MOP/HKD230 per person per visit will be charged on the relevant Credit Card for each airport lounge visit in excess of free access.
7. Customers are able to share the free accesses with up to 2 accompanying guests per visit. An access fee of MOP/HKD 230 will be charged for each additional accompanying guest beyond the limit.
8. An access fee of MOP/HKD 288 per person per visit will be charged to the relevant Credit Card account and 1 free access will be consumed for each Plaza Premium First visit at Macau International Airport and Hong Kong International Airport. In excess of the free access, an access fee of MOP/HKD 518 per person per access will be charged to the relevant Credit Card account.
9. If customer has accumulated free accesses by spending with more than one Credit Card, he/she can use any of the eligible Credit Cards to redeem the airport lounge free access.
10. Customers can redeem free meals at selected airport dining outlets by using their free accesses, please refer to Plaza Premium Lounge for specific redemption details.
11. Free accesses earned by Credit Card accumulated spending will become effective upon the day of the designated spending amount is accumulated and will expire at the end of the following calendar year.
12. BCM will debit the free accesses or charge the relevant Credit Card based on the transaction data provided by Plaza Premium Lounge on a monthly basis.
13. BCM is not the service provider for the airport lounge service and will not be responsible for the quality of products and services. Customers should resolve such issues directly with the service provider.
14. BCM reserves the right to amend the Terms & Conditions or terminate the above offers at any time without prior notice.
15. In case of discrepancy in interpretation between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.

*Plaza Premium Lounge includes airport lounge services that are directly operated, jointly operated, or owned and operated by third-party organizations within its network. Please inquire with Plaza Premium Lounge for specific details regarding the airport lounges.

#Plaza Premium First is limited to the airport lounge services at Macau International Airport and Hong Kong International Airport.