



## **Customer Notice about the Extended Deposit Protection Scheme Provided by the Macao SAR Government**

According to the Administrative Regulation No. 29/2024 of Macao SAR, which will take effect from 1 October 2024, the Macao SAR Government provides the Deposit Protection Scheme (“Scheme”), under which, the maximum amount of protection for each depositor at each participating institution is 800,000 Patacas.

BCM is one of the participating institutions under this Scheme. Customers’ savings, demand and time deposits denominated in Patacas and other foreign currencies held with our bank, together with the interest accrued, are protected by the Scheme. In the case of foreign currency deposit, it shall be converted into Patacas in determining the compensation amount for the depositors.

Besides, it is very important for customers to understand clearly that some specific deposit types stated below are not protected by the Scheme:

1) **Structured Deposit**

This refers to deposit under which the repayment of the principal and/or interest depends upon the value of the underlying financial assets. Typical examples may include equity linked deposits and foreign currency linked deposits.

2) **Bearer Instrument**

This is a form of financial instrument, for instance, the certificate of deposit, where the holder is entitled to the repayment of the underlying instrument.

3) **Other financial products**

Examples of which include bonds, stocks, warrants, mutual funds, unit trusts and insurance policies and they are not protected under the Protection.

BCM products covered by the 800,000 Patacas Deposit Protection Scheme are:

Savings and Current Account	MOP/HKD/RMB/Foreign Currency Savings and Current Account
Time Deposit Account	MOP/HKD/RMB/Foreign Currency Time Deposit Account
Others	Callable Deposit

Please refer to the relevant notice on the Macau Monetary Authority website for details of the Scheme.

Banco Comercial de Macau, S.A.  
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