



Notice of BCM Credit Card / BCM UnionPay Dual Currency Credit Card Cardholder Agreement Amendment (Effective from 15 September 2024)

Please be informed that on 15 September 2024, Banco Comercial de Macau will amend the General Terms & Conditions (Personal Account) in the BCM Credit Card Cardholder Agreement as follows.

PART III: USE OF THE CARD

- **USE OF CARD** - Revised the original clauses 1.4a, 1.4b, 1.5a and 1.10
- 1.4 The Bank will assign a credit limit to the Card Account which must be strictly observed by the Cardholder and which may be varied by the Bank from time to time by notice to the Cardholder according to the following situations:
- a. The Cardholder may apply for an adjustment of his / her assigned credit limit at any time. Cardholder may also decrease the personal credit limit by logging into his / her BCM Net e-Banking/Mobile Banking Service. Upon acceptance of the application, the Bank will immediately adjust the credit limit of all Credit Card(s) possessed by the Cardholder. If the Cardholder wishes to increase the personal credit limit, he / she has to submit the latest personal financial statement to the Bank for an approval process;
 - b. Shall the Cardholder's Credit Card available limit be lower than the Credit Card transaction amount to be performed, the bank may only accept designated Credit Card transaction types, includes but not limit to:
 - Transactions that do not require authorization, whilst whether the transaction requires authorization is subjected to the system of the individual merchants and the Bank.
 - Credit Card services related charges.The Cardholder shall also be liable for any over-limit fees incurred by these transactions;
- 1.5 The Cardholder shall:
- a. Not exceed the credit limit assigned by the Bank from time to time at its discretion ("Credit Limit"); Otherwise, the Cardholder shall be liable for any over-limit fees incurred by these transactions;
- 1.10 Cardholder may log into his / her BCM Net e-Banking/Mobile Banking Service to disable Card(s) in order to suspend the Card(s) for new transactions. This action does not affect any completed transactions, instalment transactions, repayments, financial charges and calculations of interest, or monthly statements. Cardholder may also enable the Card(s) at any time to continue using the related Card(s) for new transactions.
- **TRANSACTIONS EFFECTED THROUGH CARD** - Revised the original clause 2.2 (BCM UnionPay Dual Currency Credit Card: clause 2.4)
- 2.2 All Cards provided by the Bank are defaulted to enable the Card-No-Present Transaction Setting. Any request by mail, telephone, electronic means or fax made by a Cardholder to any merchant establishment for the supply of goods or services to be charged to the relevant Card Account shall constitute authority for the merchant to issue a sales draft for the amount to be charged and an acknowledgement that the sales draft, if endorsed "Mail Order" or "Telephone Order" or "Electronic Order" or "Fax Order", as the case may be, shall be deemed as having been duly signed by the Cardholder. Cardholder may also log into his / her BCM Net e-Banking/Mobile Banking Service to disable/enable the Card-No-Present Transaction Setting, and set the transaction limit for each Card-No-Present transaction.
- **LOSS OR THEFT OF THE CARD** - Revised the original Clause 6.1 and 6.2
- 6.1 If the Card is lost or stolen, the Cardholder must notify immediately upon discovery of loss and confirm such loss or theft through the Bank's 24-hour Emergency Assist (Chinese / Mandarin / English: 8796 8888). Cardholder may also log into his / her BCM Net e-Banking/Mobile Banking Service to report card lost or stolen.

6.2 The Cardholder shall be fully liable to the Bank for every Card Transaction effected through the use of the Card by any person(s) until the loss / theft case has been reported to the Bank. Such liability, subject to the Bank's absolute discretion, however, may be discharged provided that the Bank is satisfied that the Cardholder has acted in good faith and with reasonable care and due diligence in safeguarding the Card and the Personal Identification Number.

Customers can access to BCM Credit Card Cardholder Agreement via BCM Public Website - Download page (www.bcm.com.mo).

Banco Comercial de Macau, S. A.

14 August 2024