



1. 使用澳門商業銀行扣賬卡/商業卡須知

A. 用卡注意事項

- 收到所屬之扣賬卡/商業卡後，請立即於卡背面簽署(如適用)；請謹記避免使用太簡單的簽署式樣，以防被他人冒簽。
- 將扣賬卡/商業卡妥善放於安全的地方。
- 每次使用自動櫃員機或刷卡消費後，請緊記取回您的扣賬卡/商業卡。
- 澳門商業銀行扣賬卡/商業卡的重要性等同現金，為免金錢損失，應當妥善保管。

B. 扣賬卡/商業卡

1. 微型晶片
2. 扣賬卡/商業卡之失效日期(發卡日起計五年)
3. 卡主姓名
4. 扣賬卡之貨幣
5. 扣賬卡/商業卡之賬戶號碼



C. 晶片卡

晶片卡是智能卡的一種，卡上附有微型晶片，用來記錄、儲存及處理往來發卡銀行之電子資料。


提供更佳保障 — 電子資料經加密儲存於晶片卡後，將會比儲存於磁帶卡更安全及更難被盜讀或複製。每次交易資料之傳送均獲額外加密及驗證，確保安全。

避免晶片卡損毀 — 晶片卡於正常情況下並不容易損壞，但請留意存放的地方應盡量避免接近磁石，同時請勿嘗試拆下晶片，亦應避免直接與鑰匙或零錢放於口袋，以免因磨擦過度而耗損晶片。

如發現晶片已損毀 — 請聯絡澳門商業銀行安排補發新卡，未獲發新卡之前，仍可使用晶片卡背面之磁帶完成交易。

D. 扣賬卡/商業卡服務一覽表

網絡 服務	澳門商業 銀行自動 櫃員機	銀通自動櫃員機		銀聯自動櫃員機	
		澳門	香港	澳門、香港及 中國境外地區	中國境內 地區
提取現金	✓	✓*	✓*	✓#	✓
查詢結餘	✓	✓*	✓*	✓#	✓
戶口轉賬	✓	✓*	✓*	-	-
更改私人 密碼	✓	✓*	✓*	-	-
申請月結單	✓*	✓*	✓*	-	-
申請支票簿	✓*	✓*	✓*	-	-
「繳費易」- 繳付財政局 及其他商戶 之賬單	✓*	✓*	-	-	-
「繳費易」- 繳付信用卡 賬單	✓*	✓*	✓*	-	-
跨行轉賬	✓*	✓*	-	-	-

扣賬卡可於任何附有  標誌的商戶刷卡消費
(人民幣扣賬卡只可於中國境內進行刷卡消費)

* 不適用於人民幣賬戶。

不適用於人民幣扣賬卡。

註：



1. 提取人民幣服務只限個別提供人民幣現鈔之自動櫃員機。
2. 澳門商業銀行扣賬卡/商業卡可連繫最多十個賬戶。
3. 澳門商業銀行扣賬卡/商業卡提取現金、戶口轉賬及跨行轉賬之限額為每日每戶各20,000圓。
4. 澳門商業銀行扣賬卡刷卡消費之限額為每日20,000圓。
5. 於澳門、香港及中國境內地區進行刷卡消費，無須收取相關服務費；於其他地區進行刷卡消費，將收取交易指令金額的百分之一點五作服務費，此等費用會於交易扣賬時一併扣除。
6. 於澳門境外地區以銀通自動櫃員機網絡提款，每次服務費為港幣25圓，此等費用會於交易扣賬時一併扣除。
7. 於銀聯自動櫃員機網絡提款，每次服務費為澳門幣/港幣/人民幣25圓，此等費用會於交易扣賬時一併扣除。
8. 每次成功的跨行轉賬交易將收取港幣5圓之服務費，此等費用會於交易扣賬時一併扣除。
9. 若客戶之交易涉及貨幣兌換，兌換率將由提供服務之網絡機構決定。
10. 客戶使用之櫃員機若支援多個櫃員機網絡，將由擁有該自動櫃員機之機構決定該項交易使用之網絡及相關之服務費(如適用)。

E. 扣賬卡/商業卡私人密碼


- 收到本行發出之私人密碼通知書後，請立即牢記並銷毀。
- 查看您的私人密碼通知書是否有被他人試圖拆閱，如有發現，請立即通知本行，以避免他人擅用您的私人密碼。
- 切勿容許他人使用您的扣賬卡/商業卡私人密碼。
- 勿將私人密碼寫在扣賬卡/商業卡上或與之存放在一起。
- 避免使用容易猜測的私人密碼，例如您的身份證號碼或出生日期等。
- 在自動櫃員機、其他電子繳費終端機或進行刷卡消費需要輸入扣賬卡/商業卡私人密碼時，小心勿被他人看到所輸入的號碼，如不慎被他人看到，請務必立即更改。

2. 一站式理財及消費服務

A. 提取現金


- 澳門商業銀行扣賬卡/商業卡可透過任何附有  或  標誌之自動櫃員機提取現金，提款時更可選擇卡內連繫之任何賬戶。

B. 刷卡消費

- 澳門商業銀行扣賬卡可於中國、澳門、香港及全球任何附有  標誌的商戶進行刷卡消費[#]，賬項將直接於指定賬戶扣除。
- 每次使用澳門商業銀行扣賬卡進行刷卡消費時，只需輸入閣下之私人密碼以示確認。

人民幣扣賬卡只可於中國境內進行刷卡消費。

C. 「繳費易」服務

- 澳門商業銀行扣賬卡/商業卡可於本澳任何附有  標誌之自動櫃員機繳交各大港、澳銀行的信用卡賬項、財政局稅項及各類商戶賬單。


- 「繳費易」之賬單繳費程序：

程序		
1	輸入私人密碼	
2	選擇扣賬戶口(如適用)	
3	選擇「繳費」	
4	選擇商戶	
5	輸入相關之號碼	
	澳門電訊	賬單/客戶編號
	財政局	憑單編號/納稅人編號
	和記電話(澳門)有限公司	101
	和記電話(澳門)有限公司 - 3G	103
	澳門電力股份有限公司	205
	社會保障基金	憑單編號 (5位數字) + 付款人編號 (10位數字)
	宏利保險	102
	富衛人壽保險(澳門)股份有限公司	105
	聯豐亨人壽保險股份有限公司	108
	黑沙公園餐廳有限公司	109
	澳門日報有限公司	115
	安盛保險(百慕達)有限公司	207
	友邦保險(國際)有限公司	209
	中國人壽(海外)股份有限公司	213
	萬通保險國際有限公司 - 澳門分行	299
	中國電信(澳門)有限公司	808
6	輸入繳付金額(如適用)	
7	確認櫃員機屏幕顯示之資料	
8	保留有關之交易憑據作參考	

- 「繳費易」之信用卡繳費程序：

程序	
1	輸入私人密碼
2	選擇扣賬戶口(如適用)
3	選擇「信用卡繳費」
4	輸入賬戶/客戶號碼(信用卡號碼)
5	輸入繳付金額
6	確認櫃員機屏幕顯示之資料
7	保留有關之交易憑據作參考

D. 「跨行轉賬」服務

- 澳門商業銀行扣賬卡/商業卡可透過本澳任何附有  標誌之自動櫃員機，將資金轉賬至本澳其他銀行之賬戶。
- 「跨行轉賬」之程序：

程序	
1	選擇「轉賬」
2	選擇「其他銀行之賬戶」
3	輸入四位數字之收款銀行編號
	中國銀行(澳門) 9001
	大豐銀行 9002
	華僑銀行(澳門) 9003
	澳門國際銀行 9004
	澳門大西洋銀行 9005
	中國工商銀行(澳門)股份有限公司 9006
	中國建設銀行股份有限公司澳門分行 9007
	澳門商業銀行 9010
	立橋銀行 9011
	中國銀行澳門分行 9012
	東亞銀行有限公司 - 澳門分行 9015
4	輸入不多於十六位數字之收款賬戶號碼
5	選擇交易之貨幣
6	輸入轉賬金額
7	確認櫃員機屏幕顯示之資料
8	保留有關之交易憑據作參考

註：本行自動櫃員機可提供兩種貨幣交易（港幣及澳門幣）。

E. 失卡保障及補領方法

- 若閣下的扣賬卡/商業卡不幸遺失或被竊，只須立即致電本行24小時客戶服務熱線：(853) 8796 8888（廣東話/普通話/英語）報失或前往就近的分行辦理失卡手續。
- 客戶在辦理補發卡手續後，本行可於十個工作天內補發新卡。
- 在閣下已妥善存放扣賬卡/商業卡的情況下，如不幸遺失，只需立即向本行報失，便無需對其後未經授權的賬項負責。

F. 24小時客戶服務

- 無論您身處世界任何地方，如欲申報失卡或需要查詢戶口結餘[^]等銀行服務，只需致電 (853) 8796 8888（廣東話/普通話/英語），即可與我們的客戶服務主任聯絡，為您解決有關問題。

[^] 只適用於「商業理財通」客戶，服務時間由週一至週五上午九時至晚上七時，銀行假期除外。

1. General Instructions for Your BCM Debit Card / ATM Card

A. Important Hints for Your Debit Card / ATM Card

- Please sign on the signature panel at the back of your Debit Card/ATM Card (if applicable) immediately upon receipt. Please avoid simple signature that can be easily imitated.
- Always keep your Debit Card/ATM Card in a secure place.
- Remember to retrieve your Debit Card/ATM Card after using the ATMs and after any transactions.
- For your own protection, please carefully safeguard your Debit Card/ATM Card as if it was cash.

B. Debit Card / ATM Card

1. Micro Chip
2. Expiration Date (5 years from the card issue date)
3. Name of Cardholder
4. Currency of Card
5. Card Number



C. Chip Card

Chip Card is a kind of Smart Card, which is embedded with a micro chip. The chip records, stores and processes data to and from the issuing bank electronically.


Chip Card can provide better protection – Chip Card can store encrypted and confidential information, making them more secure than magnetic stripe card and more difficult to be counterfeited. Customer transactions are being encrypted with protection keys stored in the chip, also more authentication is required for a transaction, therefore enhancing the overall security level.

Avoid damage to the Chip Card – Your Chip Card is rarely damaged under normal situation. However, you should NEVER test it with a magnet or detach the chip from the card, and please avoid putting it together with keys and/or coins which may scratch the card.

If Chip Card is damaged – Please contact BCM for a replacement card. In the meantime, you can continue to use the card because transactions can still be processed by swiping the magnetic stripe.

D. For Your Debit Card/ATM Card Services

Service	Network BCM ATMs	Jetco ATMs		CUP ATMs	
		Macau	Hong Kong	Macau, Hong Kong & Outside China	China
Cash Withdrawal	✓	✓ *	✓ *	✓ #	✓
Balance Enquiry	✓	✓ *	✓ *	✓ #	✓
Account Transfer	✓	✓ *	✓ *	-	-
PIN Change	✓	✓ *	✓ *	-	-
Statement Request	✓ *	✓ *	✓ *	-	-
Cheque Book Request	✓ *	✓ *	✓ *	-	-
“Jet Payment” - for DSF Tax Payment and Other Merchant Payment	✓ *	✓ *	-	-	-
“Jet Payment” - for Credit Card Payment	✓ *	✓ *	✓ *	-	-
Interbank Transfer	✓ *	✓ *	-	-	-

Debit Card can be used for payment (POS transaction) at any merchant bearing  logo
(POS transaction with RMB Debit Card is only available in China)

* Not applicable to RMB Account.

Not applicable to RMB Debit Card.

Notes:



- RMB cash withdrawal service is only available at ATMs providing cash of RMB.
- BCM Debit Card/ATM Card can be associated with maximum 10 accounts.
- The daily limit for cash withdrawal, account transfer and interbank transfer with BCM Debit Card/ATM Card is \$20,000 each per account.
- The daily limit for POS transaction with BCM Debit Card is \$20,000.
- No handling fee will be charge for POS transaction performed at Macau, Hong Kong and China, and the handling fee for each POS transaction performed by other countries is 1.5% of the transaction amount, and such fee will be included in the transaction.
- The handling fee for each cash withdrawal at JETCO ATMs outside Macau is HKD25, and such fee will be included in the transaction.
- The handling fee for each cash withdrawal at CUP ATMs is MOP/HKD/RMB 25, and such fee will be included in the transaction.
- The handling fee for each successful interbank transfer transaction is HKD5, and such fee will be included in the transaction.
- If any transaction involves foreign exchange, the rate of exchange as determined by the network provider for the respective service plus a foreign exchange administration cost (if applicable) will apply.
- For ATM which supports various ATM networks, the institution that own the ATM will determine the ATM network through which customer's service request is to be performed and also the relevant handling fee (if applicable).

E. Debit Card/ATM Card PIN


- After memorizing the PIN, destroy the PIN mailer.
- Make sure no one has ever attempted to open your PIN mailer. If yes, please inform us as soon as possible in order to avoid any fraudulent use of your PIN.
- Don't let anyone else use your Debit Card/ATM Card and PIN.
- Avoid writing your PIN on the Debit Card/ATM Card or on anything that is kept together with it.
- Avoid using easy-to-guess PIN, such as your ID card number or date of birth.
- Make sure no one sees your PIN when using ATMs, other electronic payment terminals or making POS transaction. If you think someone has seen it, change it immediately.

2. One-stop Banking & Shopping Services

A. Cash Withdrawal


- With BCM Debit Card/ATM Card, you may select your desired account associated with the card and withdraw cash at any ATM bearing  or  logo.

B. Easy Shopping

- You can make spending[#] with BCM Debit Card at any merchants bearing the  logo in China, Hong Kong, Macau and around the world. The payment will directly be debited from your designated account.
- Remember to enter your PIN to confirm the transaction you made with your BCM Debit Card.

POS transaction with RMB Debit Card is only available in China.

C. Jet Payment Service


- With BCM Debit Card/ATM Card, you can make credit card payments of banks in Macau and Hong Kong, DSF tax payment and merchants bill payments through any ATM bearing  logo in Macau.
- Steps to perform bill payment:

Step		
1	Key in PIN	
2	Select Debit Account (If applicable)	
3	Select "Bill Payment"	
4	Select Merchant	
5	Key in the Correspond Number	
	CTM	Bill /Account Number
	DSF	Tax Bill Number/ Tax Payer Number
	Hutchison Telephone (Macau) Company Limited	101
	Hutchison Telephone (Macau) Company Limited – 3G	103
	CEM	205
	Social Security Fund	Contribution Advice Number (5 Digits) + Payer Number (10 Digits)
	Manulife (International) Limited	102
	FWD Life Insurance Company (Macau) Limited	105
	Luen Fung Hang Life Limited	108
	Restaurante Parque Hac Sa Limitada	109
	Macao Daily News Limited	115
	AXA China Region Insurance Company (Bermuda) Limited	207
	AIA International Limited	209
	China Life Insurance (Overseas) Co. Ltd.	213
	YF Life Insurance International Limited - Macau Branch	299
	China Telecom (Macau) Company Limited	808
6	Key in payment amount (if applicable)	
7	Confirm bill information displayed on screen	
8	Keep the transaction receipt for reference	

- Steps to perform Credit Card payment:

Step	
1	Key in PIN
2	Select Debit Account (If applicable)
3	Select "Credit Card Payment"
4	Key in card account number
5	Key in payment amount
6	Confirm bill information displayed on screen
7	Keep the transaction receipt for reference

D. Interbank Transfer Service

- With BCM Debit Card/ATM Card, you may perform interbank transfer to accounts at other JETCO network member banks at any ATM bearing  logo.
- Steps to perform interbank transfer:

Step																							
1	Select "Transfer"																						
2	Select "Account in other bank"																						
3	Key in 4-digit transferee bank code																						
	<table border="1"><tbody><tr><td>Bank of China (Macau)</td><td>9001</td></tr><tr><td>Tai Fung Bank Limited</td><td>9002</td></tr><tr><td>OCBC Bank (Macau)</td><td>9003</td></tr><tr><td>Luso International Banking Limited</td><td>9004</td></tr><tr><td>Banco Nacional Ultramarino, S.A.</td><td>9005</td></tr><tr><td>Industrial and Commercial Bank of China (Macau) Limited</td><td>9006</td></tr><tr><td>China Construction Bank (Macau) Corporation Limited</td><td>9007</td></tr><tr><td>Banco Comercial de Macau, S.A.</td><td>9010</td></tr><tr><td>Banco Well Link, S.A.</td><td>9011</td></tr><tr><td>Bank of China Macau Branch</td><td>9012</td></tr><tr><td>The Bank of East Asia, Limited - Macau Branch</td><td>9015</td></tr></tbody></table>	Bank of China (Macau)	9001	Tai Fung Bank Limited	9002	OCBC Bank (Macau)	9003	Luso International Banking Limited	9004	Banco Nacional Ultramarino, S.A.	9005	Industrial and Commercial Bank of China (Macau) Limited	9006	China Construction Bank (Macau) Corporation Limited	9007	Banco Comercial de Macau, S.A.	9010	Banco Well Link, S.A.	9011	Bank of China Macau Branch	9012	The Bank of East Asia, Limited - Macau Branch	9015
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Banco Well Link, S.A.	9011																						
Bank of China Macau Branch	9012																						
The Bank of East Asia, Limited - Macau Branch	9015																						
4	Key in maximum 16 digits transferee account number																						
5	Select transaction currency																						
6	Key in transaction amount																						
7	Confirm bill information displayed on screen																						
8	Keep the transaction receipt for reference																						

Notes: BCM ATM supports two transaction currencies (HKD & MOP).

E. Card Replacement and Lost Card Protection

- If your Debit Card/ATM Card is lost, please call our 24-hours Customer Service Hotline immediately at (853) 8796 8888 (Cantonese/ Mandarin/ English) to report lost of card or approach any BCM branch for the necessary arrangement.
- Upon your application for card replacement, we will issue a new Debit Card/ATM Card for you in within ten working days.
- You will not be held liable for fraudulent transactions subsequent to your report of card lost to the bank provided that you have exercised good care in safeguarding your BCM Debit Card/ATM Card.

F. 24-hours Hotline Service

- No matter where you are, you can always speak to our customer service representatives to perform a variety of operations such as the lost card report, balance enquires[^], etc. Simply call (853) 8796 8888 (Cantonese/ Mandarin/ English) at anytime when needed!

[^] Only applicable to Tele BCM customers and the service hour is from Monday to Friday between 9:00 a.m. to 7:00 p.m., except bank holidays.