

1. General Services

Type of Service	Charge Currency	
	MOP	
1) Cashier's Order		
– Issuance	200.00	
– Cancellation / Loss	200.00	
2) Standing Instructions		
– One-time transfer with future value or recurring transfer	300.00	
– Unsuccessful posting due to insufficient balance in "From-account"	300.00	
3) Request for Bank's Documents		
– Certificate of Account Balance	250.00	
– Bank Reference Letter	250.00	
– Bank Confirmation of information for audit purpose	500.00	
4) Request for Current Account Statement / Account Information		
a) Current Month	Free	
• Instant statement to be collected over the counters		
• Reprint advices or statements		
– Up to 2 pages	100.00	
– Thereafter, each page in excess	60.00	
b) Previous Months/Years		
Reprint advices or statements		
• Dated up to 1 year ago		
– Up to 2 pages	200.00	
– Thereafter, each page in excess	150.00	
– Dated more than 1 year ago		
– Up to 2 pages	250.00	
– Thereafter, each page in excess	150.00	
5) Cash Deposit in HKD		
– For amount ≤ HKD30,000.00	Waived	
– For amount > HKD30,000.00	0.20% on the total amount deposited	

2. Remittances

2.1 Outward Remittance by SWIFT

Domicile of Beneficiary Account	Charging Method	Charge Currency	
		MOP	
(1) Macau – transfers in MOP and HKD	Flat Charge	90.00	
(2) Portugal – account held with Millenniumbcp by the same customer	Nil	Nil	
(3) Portugal – account held with Millenniumbcp by a different customer	Flat Charge	120.00	
(4) Others	0.10% on the amount to be transferred	Min. 240.00	Max. 1,000.00
For beneficiary account in domicile listed in (3) and (4) above:			
Additional commission if payment order is requested with "CHARGES" as "OUR"		For (3), 150.00	
		For (4), 300.00	
Additional commission if payment order is requested with SAME DAY VALUE		200.00	
Amendment, cancellation or inquiry at customer's request		200.00	

2.2 Inward Remittance from Local / Overseas Correspondents in Any Currency

Beneficiary Account with Bank	Credit Account Currency	Charge Currency	
		MOP	
1) BCP Macau	Same as the currency received	Free	
	Different from the currency received	Free	
2) Millenniumbcp and not domiciled in BCP Macau	Same as the currency received	150.00	
	Different from the currency received	150.00	
3) Any other banks	Same as the currency received	300.00	
	Different from the currency received	300.00	
4) Amendment / Cancellation / Refund at the request of remitting bank		300.00	

Note: All correspondent bank charges, if any, are to be debited to customers' accounts.

3. Cheques

Type of Service	Charge Method / Charge Reason	Charge Currency	
		MOP	
1) Cheque Book Request	Per booklet of 30 cheques	100.00	
2) Counter Cheque	Per cheque	60.00	
3) Mark Good Cheque	Per cheque	75.00	
4) Stop Payment	Per cheque	150.00	
	Maximum charge per order of more than one cheque	600.00	
5) Return Cheque	On-us cheque presented over the counter for payment or deposited with other local bank but refused due to insufficient funds	150.00	
	Other local bank cheque deposited with the Bank and returned unpaid	200.00	
6) Cheque Collection			
– Inward Cheque Collection (cheques drawn on Macau local banks and sent from overseas banks for collection)	Collection charges per cheque ¹	300.00	
	Returned cheque	200.00	
– Outward Cheque Collection (cheques drawn on overseas banks and sent for collection)	Collection charges per cheque ²	300.00	
	Returned cheque	200.00	
	Inquiry at customer request	200.00	

¹ Plus SWIFT or postage charges according to the location of the collecting bank.

² Any charges levied by the drawee bank and/or collecting bank will be debited to customers' accounts.

Effective: 10 February 2025

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4. Trade Services

Type of Service	Commission (MOP)		Note
	In %	Minimum	
1) DC Advising	---	330.00	(a)
2) Confirmation of DC			
a) DC	0.125	500.00	(b)
b) DC Amendment			
• With extension of expiry	0.125	500.00	(c)
• With increase in DC amount	0.125	500.00	(d)
• Other than extension of expiry or increase in DC amount	---	500.00	
c) In case of usance DC, additional charges for the deferred reimbursement period from DC expiry date to the date on which payment is received	0.125	500.00	
3) Transfer of DC			
a) Local Transfer			
• Without substitution of invoices	0.125	400.00	
• With substitution of invoices	0.25	500.00	
b) Foreign Transfer			
• Without substitution of invoices	0.125	500.00	
• With substitution of invoices	0.25	600.00	
c) Amendment to Transferred DC			
• Increase in transferred amount without substitution of invoices			
➢ Local Transfer	0.125	400.00	
➢ Foreign Transfer	0.125	500.00	
• Increase in transferred amount with substitution of invoices			
➢ Local Transfer	0.25	500.00	
➢ Foreign Transfer	0.25	600.00	
• Amendment other than increase in transferred amount	---	500.00	
d) SWIFT charges (per message)	---	300.00	
e) DHL charges (per delivery)	---	700.00	

Type of Service	Commission (MOP)		Note
	In %	Minimum	
4) Drawing and Payment of DC Transferred with Substitution of Invoices			
a) Upon sending substituted documents to DC Issuing Bank for payment / acceptance			
- Handling commission (irrespective of bill currency and on bill amount drawn under Master DC)	0.25	200.00	(e)
- Documents checking fee (for each drawing)	---	300.00	(e)
- DHL charges (per delivery)	---	700.00	(e)
b) Upon effecting payment to Second Beneficiary for bill drawn under Transferred DC			
- Payment Commission (on bill amount drawn under Transferred DC)	0.25	200.00	(f)
- ILE Commission (on bill amount drawn under Transferred DC)	0.25	200.00	(g)

- Notes**
- (a) Flat commission to be charged, irrespective of the instrument being a DC or DC amendment, except in the case of mail confirmation of preliminary SWIFT advice of DC, which will be free of charge.
- (b), (c) and (d) For reference only. The exact rate to be charged will be defined on a case-by-case basis by Credit Decision Bodies according to the country risk and bank risk involved.
- (b) To be charged for each validity period of one month or part thereof.
- (c) To be charged for each validity period of one month on the extended period.
- (d) To be charged for each validity period of one month on the amount increased.
- (e) To be borne by the First Beneficiary (our customer).
- (f) For bills denominated in MOP and HKD only.
- (g) For bills denominated in currencies other than MOP and HKD only.

5. Bank Guarantees

Type of Guarantee	Commission (MOP)		Note
	In %	Minimum	
1) Tender / Performance	1.25	500	(a)
2) Advance Payment	1.50	500	(a)
3) Bank Guarantees issued on behalf of correspondent bank	0.25	600	(b)

Notes (a) Per annum commission rate. For guarantees that have definite periods of validity, commission is calculated for a quarter and collected in its total at the beginning of the operation. For guarantees that do not have definite period of validity, commission is collected quarterly and in advance.

(b) Per quarter commission rate.

(a) and (b) The rates quoted herewith are for reference only. The exact rate to be charged will be defined on a case-by-case basis by relative Credit Decision Bodies according to the risks involved in the specific operation that is under scrutiny.

In case notarization of signatures is required, an additional flat charge of EUR10.00 or MOP/HKD100.00 is to be collected.

6. Delivery of Documents / Correspondence

Means of Delivery	Charge Currency
	MOP
• By registered mail	100.00
• By DHL to Portugal	650.00
• By DHL to countries other than Portugal	1,150.00

7. Others

Item	Charge
1) Unauthorized Overdraft Accidental overdrawn balance in Current Account when the account has no overdraft facility or the amount withdrawn exceeds the authorized overdraft limit of the account.	Irrespective of account currency, subject to a charge of 15% per annum computed daily and debited monthly.
2) Credit Facilities	Subject to approval and prices will be defined with the approval of the facilities.
3) Interest Rates to be applied to Time Deposit	Subject to previous negotiation with the holders of respective Time Deposit Accounts in accordance with the Bank's prevailing regulations and practices. On automatic renewals, customers are accepting the Bank's interest rates without further negotiation.

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