

Internet Privacy Policy Statement

It has been our policy and priority to safeguard any information provided by our customers. We will strictly comply with the requirements of the law and regulators in protecting customer personal data. We will train and require our staff to practice this Privacy Policy at all times.

In visit to our website, we collect no personal data from any customer for only browsing, except for the updating of statistics on the number of visitors. Throughout the website, only the necessary information for applications / enquiry submitted by customers will be collected, and the customers will be informed of the relative purposes and uses. In order to ensure the security and confidentiality of personal data we collect, encryption techniques have been applied for data transmission. We will not collect any information from customers without notice.

Once we obtain customer's personal information, only the authorized staff will be permitted to access to that information and it will not be revealed to any external organizations without customer's agreement unless it is required to do so by law. From time to time, we may send promotional materials regarding our products to customers based on the collected information.

Contact Us

We will continuously assess ourselves to ensure that our customer privacy is properly respected and protected. For details, please refer to the [Disclosure Relating to Customers' Data](#). Should you have any questions, please contact us through:

Banco Comercial Português, S.A., Macau Branch
Av. Comercial de Macau
Quarteirao 5, Lote 4
Finance and IT Centre of Macau Building
19th Floor, G-I
Macau
Tel: +853 2878 6769
Fax: +853 2878 6772

Disclosure Relating to Customers' Data

- a) From time to time, it is necessary for customers to supply Banco Comercial Português, S.A., Macau Branch (or "the Branch") with data in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of banking services.
- b) Failure to supply such data may result in the Branch being unable to open/continue accounts, establish/continue banking facilities or provide banking services.
- c) It is also the case that data are collected from customers in the ordinary course of the continuation of the banking relationship, for example, when customers write cheques or deposit money.
- d) The purposes for which data relating to a customer may be used by the Branch or the recipient of such data are as follows: -
 - (1) The daily operation of the services, including credit facilities provided to customers;
 - (2) Conducting credit checks;
 - (3) Assisting other financial institutions, credit or charge card issuing companies and debt collection agents to conduct credit checks and collect debts;
 - (4) Ensuring ongoing credit worthiness of customers;
 - (5) Designing financial services or related products for customers' use;
 - (6) Marketing services or products of the the Branch and/or selected companies;
 - (7) Determining the amount of indebtedness owed to or by customers;
 - (8) Collection of amounts outstanding from customers and those providing security for customers' obligations;
 - (9) Meeting the requirements to make disclosure under the requirements of any law binding on the Branch and Banco Comercial, S.A., its holding company or any of its branches or under and for the purposes of any guidelines issued by regulatory or tax authorities with which the Branch, its holding company or any of its branches are expected to comply;
 - (10) -Enabling an actual or proposed assignee of the Branch, or participant or sub-participant of the Branch's rights in respect of the customer to evaluate the transaction intended to be the subject of the assignment, participation or sub-participations;
 - (11) Creating and maintaining the Branche's credit scoring models;

- (12) Agreements between the Branch and the US Internal Revenue Service (IRS) pursuant to or in connection with "Foreign Account Tax Compliance Act" (referred to as "FATCA"); and
- (13) Purposes relating thereabove.
- e) Data held by the Branch relating to a customer will be kept confidential but the Branch may provide such information to the following parties for the purposes set out in paragraph (d): -
- (1) Any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment, debt collection or securities clearing or other services to the Branch in connection with the operation of its business;
 - (2) Any associated company or affiliate of its holding company;
 - (3) Any other person under a duty of confidentiality to the Branch including a group company of the Branch which has undertaken to keep such information confidential;
 - (4) The drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
 - (5) credit reference agencies, and, in the event of default, to debt collection agencies;
 - (6) Any person to whom the Banco Comercial Português, S.A. ou Branch is under an obligation to make disclosure under the requirements of any law binding on the Branch, its holding company or any of its branches or under and for the purposes of any guidelines issued by regulatory or tax authorities with which the Branch, its holding company or any of its branches are expected to comply with;
 - (7) Any actual or proposed assignee of the Branch or participant or sub-participant or transferee of the Branch's rights in respect of the customer;
 - (8) Any insurance company or agent, broker, merchant or other business partners of the Branch;
 - (9) Any party giving or proposing to give a guarantee or third party security to guarantee or secure the customer's obligations;
 - (10) Any person to whom the Branch or any of its local or overseas associated entities (collectively "the Bank") for the purpose of implementation of the "Foreign Account Tax Compliance Act" (referred to as "FATCA") to disclose, report, or share the customer(s)' U.S. Taxpayer Identification No. (TIN), personal identification information, and the information relating to the account(s) with the US Internal Revenue Service (IRS) and Tax Bureau of Macau Special Administrative Region to establish the customer(s)' tax liability in the relevant jurisdiction.
- f) Under and in accordance with the terms of Macau Personal Data Protection Law (the "Law") , any individual customer:-
- (1) has the right to check whether the Branch holds data about him and the right of access to such data;
 - (2) has the right to require the Branch to correct any data relating to him which is inaccurate;
 - (3) has the right to ascertain the Branch's policies and practices in relation to data and to be informed of the kind of personal data held by the Branch.
- g) In accordance with the terms of the Law, the Branch has the right to charge a reasonable fee for the processing of any data access request by any individuals pursuant to the Law.
- h) Requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed as follows:

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- i) The expression "Customer" includes both borrower, guarantor and proxy as individuals or corporations (and the latter's directors, shareholders or other officers) and unincorporated associations (sole proprietor or partners). Credit means consumer and commercial credit (including Hire Purchase and Leasing) and the words credit data shall be construed accordingly. All references to one gender is a reference to all other genders and the singular includes the plural.
- j) Nothing in the Notice shall limit the rights of individual customers under any Law or any industry code.
 (The content of this notice is subject to change by the Branch without prior notice. In case of conflict, the Portuguese version shall prevail.)

March 2015