

有關修訂《條款及條件》之通知

尊敬的客戶：

爲了符合適用於本澳金融機構的本澳第 5/2017 號法律《稅務信息交換》的有關披露、報送及《金融帳戶的通用報送標準及盡職調查程序》的規定，本行的條款及條件已在近日作出修訂及更新。請參閱下文有關《綜合條款及條件 – 銀行服務》及其《個人資料保護法 – 收集個人資料聲明》、《信用卡持卡人合約》及《銀聯雙幣持卡人合約（可附電子現金）》的《修改通知》。上述條款及條件於 2017 年 7 月 1 日生效。

倘若對於有關修改有任何查詢或其對您的帳戶或服務之影響，請聯絡您的客戶經理。

中國工商銀行（澳門）股份有限公司

2017 年 6 月

Notice of Amendment to the "Terms and Conditions"

Dear Valued Customers,

Our Bank's Terms and Conditions have been recently revised and updated for compliance with the disclosure and reporting requirements as well as the Common Reporting Standard and Due Diligence Guidelines under the Law 5/2017 of the Government of the Macau Special Administrative Region regarding the Standard for Automatic Exchange of Financial Information in Tax Matters ("AEOI") applied to financial institutions in Macau. Please see below "Notice(s) of Amendment" for "Master Terms and Conditions – Banking Services" and its Personal Data Protection Act – Personal Data Collection Statement, "Credit Card Cardholder Agreement", and "UnionPay Dual Currency Credit Card Cardholder Agreement (With Electronic Cash)" for your perusal. These Terms and Conditions are effective on July 1st, 2017.

Should you have any question on the changes or their impact to your account(s) or services, please contact your relationship manager.

Industrial and Commercial Bank of China (Macau) Limited

June 2017