

Notice on Deposit Protection Scheme of Macao SAR Government

According to Article 3 of the Deposit Protection Scheme (“Scheme”) of Law no. 9/2012 of RAEM, Banco Delta Asia (“BDA”) has become one of the Participating Institutions of the Scheme with the law comes into effect at 7th October 2012, thus all deposits held with us and specified as “protected deposits” in the Scheme (saving deposits, current and time deposits denominated in MOP or in any currency and the interest accrued therefrom) is protected by the Scheme and therefore is entitled to compensation.

Payment of Compensation:

1. The maximum amount of compensation payable to a depositor of BDA shall up to a limit of MOP 500,000.
2. Compensation payable to the depositors shall be paid in Patacas.
3. The payment of compensation made to a depositor is the aggregate of the net amount of protected deposits to which is entitled as at the quantification date and the interest accrued on that amount calculated up to and including the quantification date.
4. If any protected deposit is not denominated in Patacas, the deposits is to be converted into Patacas at the exchange rate quoted by AMCM on the quantification date.
5. For joint account that is consists of 2 or more depositors, each of the depositors is deemed to have an equal share in the protected deposit unless otherwise it was negotiated and agreed by the depositors or acknowledged by BDA before the quantification date.

In addition, according to Article 4 of the Scheme, it is very important for customers to understand clearly that some specific deposit types stated below are not protected by the Scheme:

Types of deposit that are not protected by the Scheme

- Deposits taken by any banks;
- Deposits taken by public entity;
- Deposits with its profit which is depends on any securities, bonds, mutual fund units, precious metals or other financial products or properties whether movable or immovable;
- Bearer instruments;
- Other deposits excluded by the Scheme.

This Notice is provided for general information purposes only. For more details of the Scheme, please visit the website of the Macau Monetary Authority (www.amcm.gov.mo) or Government Printing Bureau of RAEM (<http://images.io.gov.mo/bo/i/2012/28/lei-9-2012.pdf>).

If there is any inconsistency or ambiguity between the English version and the Chinese version, the Chinese version shall prevail.

Banco Delta Asia
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Delta Asia Financial Futures Limited · Delta Asia (Nominees) Limited · Delta Asia Wealth Management Limited ·
Delta Asia Secretarial Services Limited · Delta Asia Insurance Agency Limited · Delta Asia Capital Limited

Macau: Banco Delta Asia S.A. · Delta Asia Properties Limited · Delta Asia Insurance Limited
China: Delta Asia Investment Consultants (GuangZhou) Limited