

28 January 2022

Important Notes on Phishing Emails and SMS Messages

Bank of China (Hong Kong) (“BOCHK”) would like to alert its customers and the general public to phishing emails / SMS messages which have the intention of stealing customers’ personal information and swindling customers out of money.

Fraudsters recently sent out phishing emails or SMS messages, embedded with fraudulent website hyperlinks that purported to be from Postal Service / Courier Services / Banks for verification or fee payment. These phishing emails or SMS messages made different false claims such as falsely claimed that customer’s package could not be delivered with updated information required and / or extra postal / courier fee required, and requested customer to click on the embedded hyperlinks in the messages and enter personal and credit card information.

In an attempt to mislead customers, the hyperlinks of these fake emails / SMS messages and fraudulent websites will appear under different domain names or with slight modifications or variations of the official website addresses by adding a combination of letters, numbers or symbols to steal customers’ personal and credit card information, for various illegal use including **the binding of Mobile Payment & Services** for unauthorized local or overseas transactions, or **with the direct use on online transactions**.

BOCHK reiterates that it would not ask for sensitive personal information such as bank account details, Internet Banking usernames, login passwords, one-time passwords or credit card number/security code, through phone calls, emails, SMS messages, hyperlinks, QR codes or attachments, etc.

The Bank reminds customers to be vigilant against possible scams:

- Please carefully protect your personal information. Do not disclose your sensitive personal information, account / credit card details, user names and passwords, including the SMS one-time password, to anyone.
- Verify transaction details carefully, such as merchant name, transaction type, transaction amount and currency, before inputting one-time password for any transaction authorization.
- Ensure the website to be accurate and reliable before inputting any information or conducting transaction.
- Do not open email, SMS messages, attachments or click on the hyperlink and websites from unknown sources, or install suspicious mobile applications. In case of doubt, please stop the operation and do not input any data. Please close the window and contact the Bank immediately.
- If customers have logged in to the aforesaid fraudulent websites and provided personal information, please immediately contact Customer Service Hotline at (852) 3988 2388 (press 3, # and 2 after language selection), and contact the Police. If customers have provided any password, please change the password immediately.
- If customers have received any email or SMS message on suspicious binding or use of Mobile Payment and Services or e-banking / transactions, please contact the Police and the Bank immediately.
- Review transactions record regularly through e-Banking, mobile banking or statements. Contact the Bank immediately for inquiry if suspicious or unauthorized transaction is identified.

BOCHK will update the fraud alerts on the Bank's website from time to time. For details, please visit www.bochk.com/en/aboutus/fraudalert.html. For more security information about BOCHK's electronic banking services, please visit www.bochk.com/en/security.html.

The following are some examples on the screenshots of phishing emails, SMS messages and fraudulent websites for reference:



Phishing SMS Message:

2021年 [REDACTED]

[REDACTED] 快遞: 您错过了包裹的递送。要立即重新安排送货, 请访问 [schedule-\[REDACTED\].com](http://schedule-[REDACTED].com) 并支付 HKD 20 重新安排。

11:18

Express
CS4
please update your address and pay the new shipping fee (1,99HKD) on the following link : [http://125.227.\[REDACTED\].111/C](http://125.227.[REDACTED].111/C)

12:11

A new payee has been added today. If this was not you secure your account: [secure-\[REDACTED\].host.com](http://secure-[REDACTED].host.com)

Tap to load preview

7 min

Phishing Emails:

Dear Customer,

Good Morning!

We informs you that your shipment N°EAS [REDACTED] HK is still waiting for instructions from you

Failed delivery attempt: [REDACTED] 2021, 06:34 PM

Reason: Incomplete Delivery address.

To ship your package as soon as possible, simply click the button below to update your delivery adresse information and pay the new shipping costs (16.04HK\$).

[Update Address](#)

RL [REDACTED] HK [REDACTED] Post
In transit 1 day

In transit

Hong Kong to Hong Kong

Arrived at processing centre (Electronic customs information submitted)
[REDACTED] 2021 10:54 AM · HONG KONG

This is a computer-generated message. Please don't reply.
這是計算機生成的消息。請不要回復。

Dear Customer,

[REDACTED] Electric informs you that it apologizes for the error in the calculations of one of your invoices.

We present to you via this mail the amount of 213 HKD that will be refunded to you after verifying your identity via the link below:

[https://eServices.\[REDACTED\].com/CS#/eforms/hKEIrefund?lang=en-us&token=b0ed0507-\[REDACTED\]67](https://eServices.[REDACTED].com/CS#/eforms/hKEIrefund?lang=en-us&token=b0ed0507-[REDACTED]67)

After verifying your identity, the amount of 213HKD will be returned to your credit card.

This transaction will appear as HK [REDACTED] C on your credit card statement.

Customer Supplies Department
The [REDACTED] Electric Co., Ltd.

PLEASE CONSIDER OUR ENVIRONMENT BEFORE PRINTING

The [REDACTED] Electric Company ([REDACTED] Chinese: [REDACTED] 電燈有限公司) is one of Hong Kong of The [REDACTED] Electric Company, Limited and its subsidiaries, and is intended solely for the other being [REDACTED] Light & Power. The company is owned by several

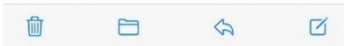


Your shipment number
EHPS [REDACTED]-HK has not yet been
delivered

Delivery failed on: [REDACTED]
[REDACTED] 2021, 01:57 PM

We invite you to pay the shipping
costs (1.99 \$) on the following link
to receive your package tomorrow
[Pay now](#)

Sincerely,
Your [REDACTED] Post customer service.
2021 ©



Fraudulent Websites:

Important Message!

To complete the delivery as soon as possible, Please confirm the payment (1.99) by clicking next. Online confirmation must be made within the next 14 days, before it expires.

Cardholder's name
[REDACTED]

Credit card number
[REDACTED]
Please enter a valid card number

Exp MM/YY
[REDACTED]

CVV (CVC)
[REDACTED]
Please enter a valid security code

Next →

AA [REDACTED].com

Bank of China (Hong Kong) Limited