

7<sup>th</sup> February 2023

### Phishing Alert - Avoid Credit Card Scam

Bank of China (Hong Kong) (“BOCHK”) would like to alert customers and the general public to phishing emails / SMS messages which are intended to steal personal information and credit card credentials.

Fraudsters recently sent out phishing emails or SMS messages embedded with fraudulent website hyperlinks which purported to be from Online Shopping Platform / Reward Scheme Platform / Postal Service / Courier Services / Banks for verification, fee payment or information update. These phishing emails or SMS messages made different false claims such as falsely claiming that customers’ information in the platform should be updated to continue the services, or customer’s parcels could not be delivered and thus personal information should be updated or extra fee is required, and lured customers to click on the embedded hyperlinks in the messages and enter personal and credit card information.

The hyperlinks of these fake emails / SMS messages and fraudulent websites will appear under different domain names or with slight variations from the official website addresses by adding a similar combination of letters, numbers or symbols. Senders’ names appearing in the fake SMS messages may be as same as the genuine merchants, resulting in the fake SMS messages being displayed together with the previous SMS messages received from genuine merchants, with intent to mislead and steal customers’ personal and credit card information for various illegal acts including **binding Mobile Payment & Services** for unauthorized local or overseas transactions, or to **directly use it on unauthorized online transactions**.

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

The Bank reminds customers to be vigilant against possible scams:

- Please carefully protect your personal information. Do not disclose your personal information, credit card credentials and passwords, including the SMS one-time password.
- Even though “AutoFill” function is available on mobile devices, before inputting



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the one-time password for any authorized transaction, please verify transaction details and message content carefully, such as merchant name, transaction type, transaction amount and currency, that whether it matches with the usage and the transaction.

- Ensure the website is genuine and reliable before inputting any information or conducting transaction.
- Do not open email, SMS messages, attachments or click on the hyperlink from unknown sources. In case of doubt, please stop the operation and do not input any data. Please close the window and contact the Bank immediately, or verify through official contact point of the genuine merchant.
- If customers have provided personal information to suspected fraudulent websites, please immediately contact the Bank's Customer Service Hotline at (852) 3988 2388 (press 3, # and 2 after language selection), and contact the Police.
- If customers have received any suspicious message on binding Mobile Payment & Services or internet transaction, please contact the Police and the Bank immediately.
- Review transactions record frequently through internet banking, mobile banking or statements to check if there is any suspicious or unauthorized transaction.

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](http://www.bochk.com/en/aboutus/fraudalert.html). For more security information about our electronic banking services, please visit [www.bochk.com/en/security.html](http://www.bochk.com/en/security.html).

**Bank of China (Hong Kong) Limited**