

7th February 2023

Important Notes on Unauthorized Remote Account Opening and Loan Application through Identity Theft

Bank of China (Hong Kong) (“BOCHK” or “the Bank”) would like to alert customers and the general public to unauthorized remote account opening and loan application on internet banking through identity theft.

Fraudsters recently made different false claims to steal personal information for remote account opening and loan application on internet banking, such as purporting to be staff of banks manning street booths and attracting passersby to open bank account remotely, lure victims to take their face images, and provide their identity documents, address proof, financial statements for remote account opening and loan application. On the other hand, fraudsters also made false claims to test the face swapping function with new mobile application, and personal information and documents were being stolen for opening bank accounts and applying loans on internet banking.

The Bank reminds customers to be vigilant against possible scams:

- Please carefully protect your personal information. Do not disclose or provide your personal information, including face images, identity documents, address proof, financial statement;
- Use your own mobile photo or mobile devices for remote account opening and password setup;
- Do not use mobile photo or mobile devices provided by a third party for remote account opening and password setup;

In case of doubt on any identity of a bank staff, please contact the hotline of the relevant bank or on the website of the Hong Kong Association of Banks for verification.

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 our electronic banking services, please visit www.bochk.com/en/security.html.