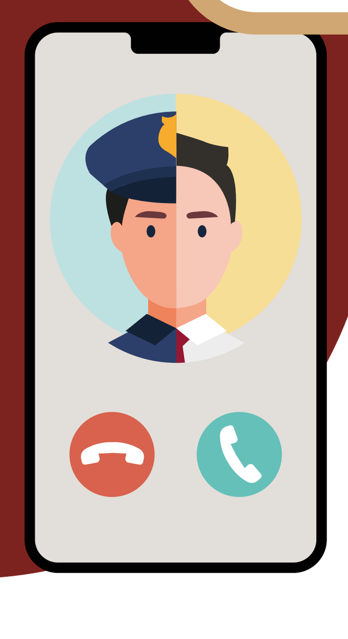
中國銀行(香港) BANK OF CHINA (HONG KONG) | 深知 所以更近 Understanding Brings Us Closer

BOCHK Anti-Fraud Information: Common Fraud Types and Anti-Fraud Tips

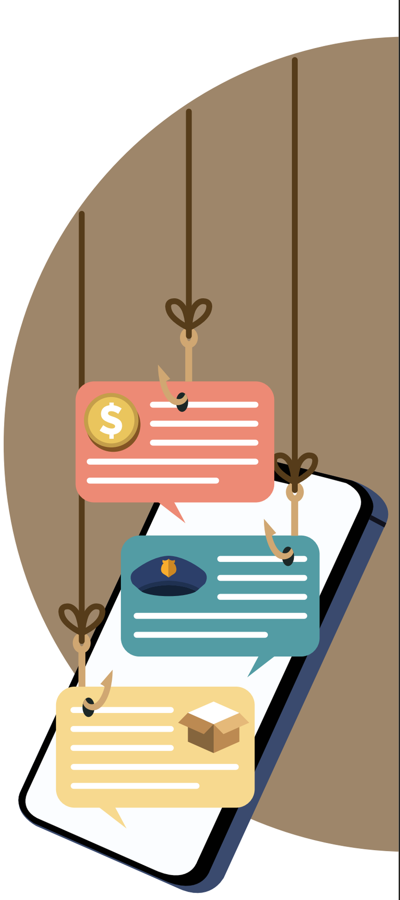
Bank of China (Hong Kong) conducted a survey with 500 Hong Kong citizens in March. 25% of the respondents said they had fallen into fraud traps before, while 55% expressed concerns about it. Fraud cases have become increasingly severe in recent years. Here are some common frauds including:

Bogus Phone Calls Impersonating Law Enforcement Officers or Bank Staff



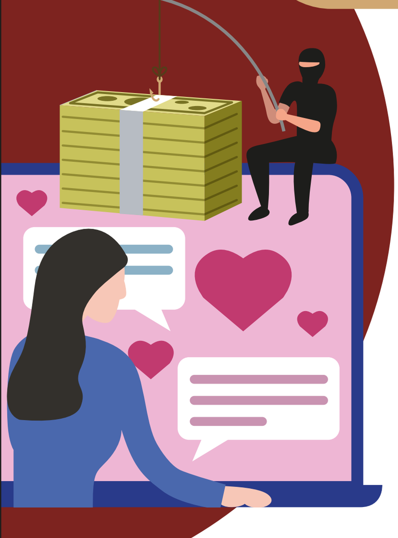
Scammers pretend to be law enforcement officers or bank staff to gain the victim's trust. They claim the victim's account has problems or is involved in a legal case and request personal information from the victim or ask the victim to transfer money to a "secured account" to steal their money.

Phishing Messages



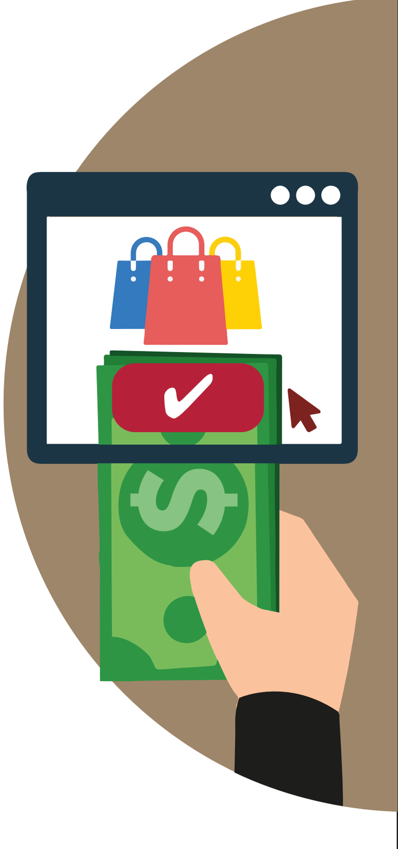
Scammers pose as legitimate organisations, such as banks, government departments, or courier companies, to send phishing messages. These messages claim there are abnormal activities on the victim's account or that they have won a prize. The victim is asked to click on a fake hyperlink and input personal information.

Cyber Romance Scams



Scammers pretend to be perfect partners on social platforms or dating apps. Upon building a relationship, they recommend fake investment opportunities with high returns. Once the victim invests, the scammer cuts off contact and takes the money.

Online Shopping Fraud



Scammers pose as sellers and publish fake advertisements on online platforms. They offer lower-than-market prices to attract buyers, who are required to deposit money into designated accounts in advance. After the buyer deposits the money, the scammer disappears.

Click Farming

Scammers offer commissions for simple online shopping jobs, claiming no qualifications or experience needed and offering flexible working hours. Victims are required to pay for online shopping first. Initially, scammers keep their promises and transfer the shopping amounts and commissions to the victims. When the victims advance more money, scammers use different excuses to delay payments and encourage victims to continue making more transactions. Finally, scammers disappear with the money.

How to Protect Yourself Against Scams? Pay Attention to These 5 Tips:

1 Stay Alert

- Be cautious with unknown calls, SMS, and emails. Do not click on unknown links, even if the SMS sender's name begins with "#".
- Be suspicious of messages claiming to win prizes, emergencies, or requests for immediate action. Do not trust messages without verifying the sender's identity.

2 Protect Personal Information

- Do not disclose sensitive personal information such as ID numbers, bank account details, or passwords casually.
- Change passwords regularly and avoid using the same password for multiple accounts.

3 Verify Information

- For any requests for information or payments, verify the requester's information through official channels first.
- Use the "Scameter App" to assess fraud and cybersecurity risks.

4 Invest Cautiously

- Be cautious with high-return investment opportunities, and avoid being tempted by small gains.
- Be cautious of investment advice from people you've never met. Conduct thorough research and consideration before making any investments.

5 Report Immediately

- If you detect fraudulent activity, stop contact with the scammer immediately and report it to the police.
- If you suspect you've been scammed, call the Police "Anti-Scam Helpline 18222" for enquiries.

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.