中國銀行(香港)
BANK OF CHINA (HONG KONG)

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Understanding Brings Us Closer

Beware of turning your **bank account** into a **stooge account**

Fraud cases related to stooge account are on the rise, causing financial loss and legal risk for many.

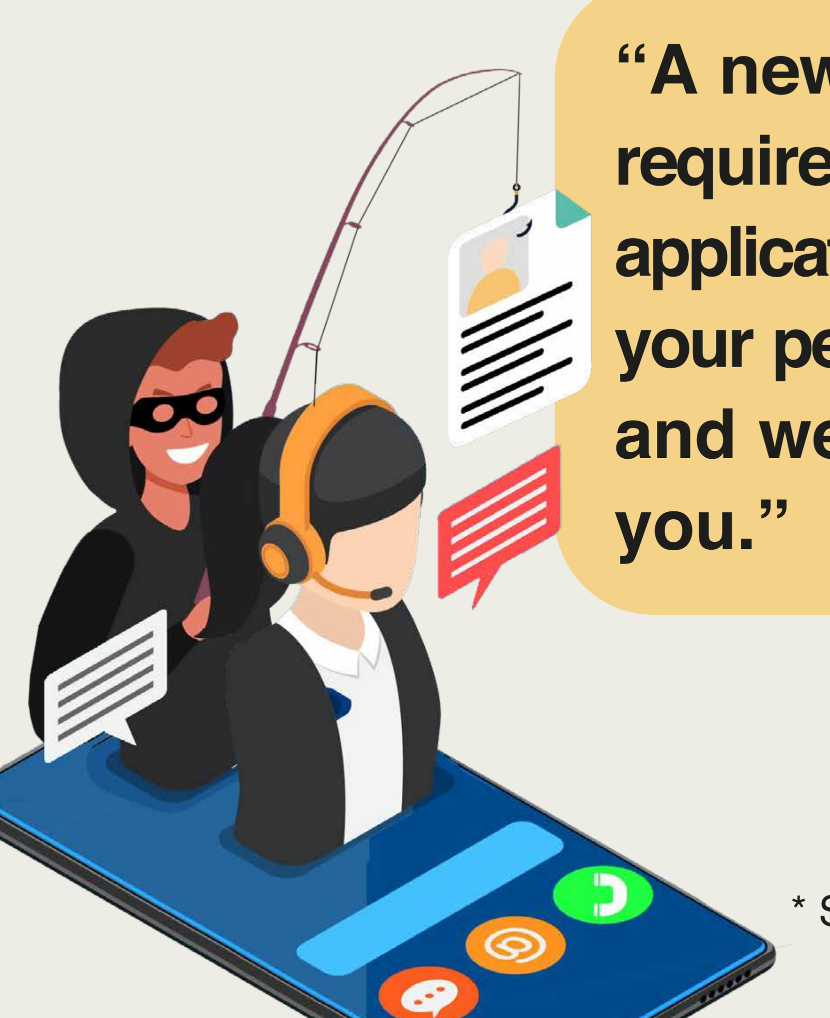
Stooge accounts, also known as mule accounts, are bank accounts that appears to belong to you but they are actually manipulated and controlled by scammers.

"Please help me open a bank account – it will only take 30 minutes and I will pay you cash on the spot."

"Can I borrow your bank account to deal with some urgent financial issues? I will compensate you upfront."

"Congratulations, you are the winner of our lucky draw. Please provide your bank account details and password so we can deposit your reward."

"A new bank account is required for membership application. Please provide your personal information and we will handle it for you."

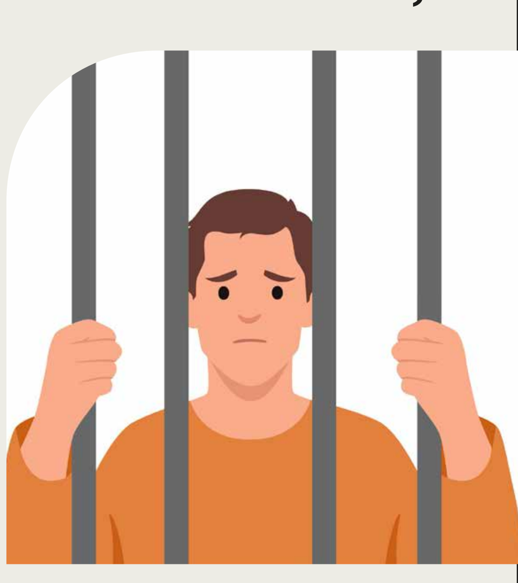


* Scammers' tactics for reference

Scammers usually draw victims' attention by offering the benefit of **making quick money** through cold calls or social media. They lure victims into selling or lending their accounts and personal information or use social engineering to gain victims' trust. We should stay alert and vigilant to avoid falling victims to these scams.

Potential Legal Consequences for Stooge Account Holders

Scammers use these stooge accounts to collect illicit funds or criminal proceeds. While scammers will be punished by law, **stooge account holders may also be liable for money laundering if their accounts are used for illegal activities, while the maximum penalty will be a fine of HK$5 million and imprisonment for 14 years.**



To protect yourself and others, remember these tips:

Tips 1: Protect Your Personal Information

- Never rent, lend or sell your bank account.
- Never disclose sensitive information such as ID numbers, bank account details, or passwords.

Tips 2: Stay Calm and Be Alert

- Think twice before providing any personal data, stay alert to any messages designed to pressure, excite, or provoke urgency.
- Stay alert to suspicious phone calls or interactions. Do not trust strangers easily.
- Be skeptical of unsolicited offers and unrealistic high-return opportunities.

Tips 3: Verify Information

- Verify authenticity of the caller or their organizations through official channels before responding.
- Monitor your accounts and transaction records regularly for any unusual activities.

Tips 4: Report Immediately

- If you detect fraudulent activity, cut off contact with the suspected scammer and report it to the police.
- If you suspect you've been scammed, call the Anti-Deception Coordination Centre of the Hong Kong Police Force through the "Anti-Scam Helpline 18222" for assistance.

Cyber Security Information

Please keep your internet banking account and personal information, as well as login credentials and authentication factors (such as passwords, authentication tokens) properly. Do not disclose your authentication factors, credentials and password to anyone.