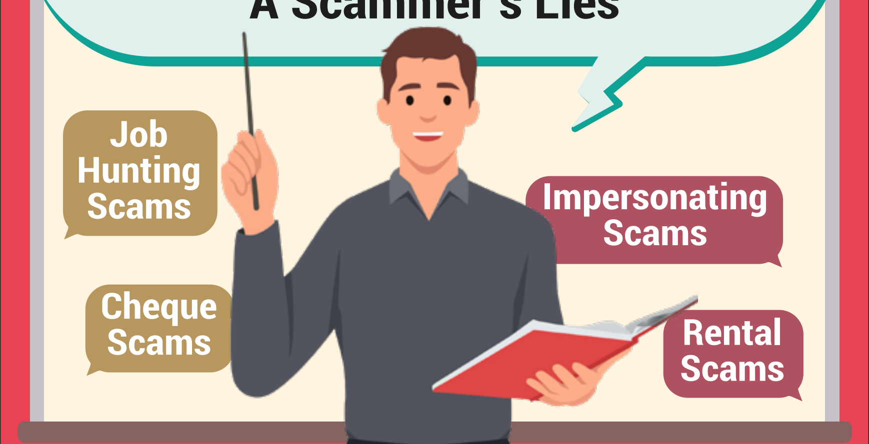
BOCHK "Anti-Fraud Class" Teaches You How to See through A Scammer's Lies



As new school year begins, students and parents are busy preparing for the new school year, while scammers are seizing every opportunity to set up different "fraud traps". **BOCHK's "Anti-Fraud Class"** is now in session! Learn the deceptive tactics scammers use, see through their tricks and dismantle their "fraud traps" together to become an anti-fraud expert.

Chapter 1 Decipher Impersonating Scams

✕ Scammer's Cover Story:

This is a call from law enforcement. You are suspected of committing a crime, and I am here to arrest you. You must immediately follow my instructions: pay a security deposit and provide all your personal information to prove your innocence. Most importantly, this matter must remain confidential, as any disclosure could negatively affect the case!

✓ Scammer's True Intent:

I am deceiving you!

If I were a genuine law enforcement officer and you were truly suspected of a crime, I would never contact you in this way. My real goal is to steal your money and personal information. I forbid you from discussing this with others because that would expose my lies.

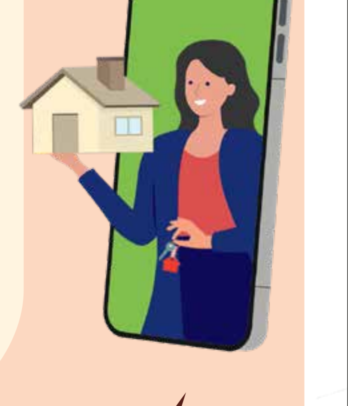
Tips:

- Scammers often gain trust by invoking the name of law enforcement, then using intimidation and a tense atmosphere to throw victims off balance. Stay calm and avoid acting rashly in such situations
- Always verify information and the caller's identity through official channels, do not take their claims right away
- Genuine law enforcement officers will never demand transfers, payments or request personal or bank account details over the phone

Chapter 2 Avoid Rental Scams

✕ Scammer's Cover Story:

My property is in a convenient location and has just been renovated. Best of all, the rent is far below market rate! I can't show you the place in person, but I'll send you a video tour instead. I'll also post you the keys and lease agreement. If you're interested, transfer the money quickly to secure it, as lots of people are enquiring.



✓ Scammer's True Intent:

I am deceiving you!

If I really owned such a property, why would I rent it out below market rate? The truth is, I use tricks like "video room tours" and promises to post you the keys because I don't want you to realise the property doesn't exist. This is how I steal your money.

Tips:

- Always work with a licensed real estate agent in Hong Kong when renting a property, and make sure to view the property in person while comparing several options
- Verify the identities of both the agent and the property owner and confirm that the property owner is genuine before making any decision. Ensure all documents are official tenancy agreements regulated by law before signing

Chapter 3 Beware of Job Hunting Scams

✕ Scammer's Cover Story:

Looking for a part-time job? Ours requires no experience, pays quick cash and offers flexible hours! Just complete the simple online shopping tasks we assign to you, and we'll guarantee refunds for all upfront costs – plus extra commissions on top.

✓ Scammer's True Intent:

I am deceiving you!

If such "easy money" jobs really existed, they wouldn't simply fall into your lap. Those early "refunds" and "commissions" are just bait. Once you invest more, I'll invent excuses to delay payments, demand costly "processing fees" or simply disappear! I'm playing the long game to drain your savings, and you are just a bigger fish caught on my hook.

Tips:

- When job hunting, be cautious and use trusted channels. Always verify that a company is officially registered in Hong Kong before applying
- Stay alert to overly generous offers and unsolicited "easy money" opportunities

Chapter 4 Prevent Cheque Scams

Tip 1

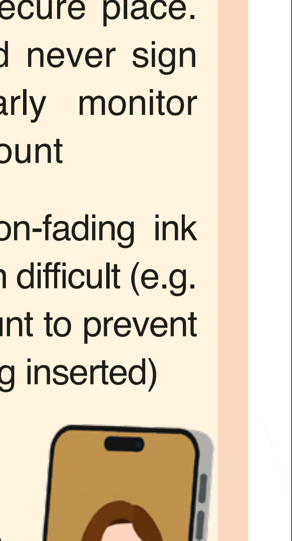
Beware of scammers exploiting the cheque clearing time gap with invalid cheques

- Do not rely on a deposit slip or your ledger balance as proof of transfer. The "Available Balance" is the true amount that can be withdrawn from your account
- The ledger balance shown in internet banking or mobile banking is for reference only. It may include deposited cheques that have not yet cleared. Cheque clearing usually takes 1–2 working days, and funds are only available after successful clearance

Tip 2

Beware of cheque theft or alternation leading to financial loss and data leakage

- Keep your cheque book in a secure place. Do not leave it unattended and never sign cheques in advance. Regularly monitor transactions in your current account
- Write cheques in permanent, non-fading ink and in a way that makes alteration difficult (e.g. draw a line after the written amount to prevent additional words or numbers being inserted)
- When delivering a cheque, consider safer alternatives such as electronic cheques whenever possible. If you receive a cheque by post, collect it promptly to reduce the risk of theft



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- If you detect fraudulent activity, stay calm, cut off all contact with the scammer, and report the case to the police
- If you suspect you have been scammed, you can use anti-fraud tools like **"Scameter"** or **"Scameter+"** to assess the risk, or call the Police Anti-Deception Coordination Centre's **"Anti-Scam Helpline 18222"** for assistance