

BOCHK "Anti-Fraud Class" Helping You Unmask Investment Scams



Investment scams come in many forms, but they all use the same lure of "High Returns, Low Risk and Easy Money". Scammers package these fraudulent activities as investment opportunities, gradually leading you into financial traps. In this issue of "BOCHK Anti-Fraud Class", we help you identify the common characteristics of investment scams.

Feature 1 Unreasonable "High Returns"

Claims such as "Your assets can double in no time!" or "Returns far exceed market levels!"



Truth:

All investments involve risks. Any product that promises "high returns" simply does not exist in reality. Such claims are often sugar-coated traps designed to deceive you.

Feature 2 Unrealistic "Low Risk"

You may be randomly added to a chat group where fake "experts" claim to hold "insider information" that guarantees risk-free profits. Members may share fabricated profit screenshots to create the illusion of everyone earning money together.



Truth:

Promises of "guaranteed profits without losses" and screenshots of impressive gains are designed to win your trust and entice you to invest. Many participants in such groups are likely to be the scammers' accomplices.

Feature 3 Unreliable "Easy Earnings"

Scammers emphasise that the investment threshold is low and the process is simple. Just download an app or log into a platform to start trading, with no knowledge required and stress that it is effortless to make money.



Truth:

Scammers use the appeal of "making money in just a few clicks" to draw you in. These apps or web platforms are often fake. Once you have deposited your money, it can be extremely difficult to withdraw.

Anti-Fraud Tips

-  Do not browse suspicious websites or download applications or files from unknown sources.
-  Do not blindly trust investment opportunities or online information recommended by others. Always seek professional advice and carefully assess the risks.
-  Do not rush into decisions due to pressure. Stay calm to ensure your judgement remains sound.
-  Do not transfer your principal to personal or overseas accounts.
-  Do not agree to requests for "pay first, withdraw later". This is a common scam tactic.

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If you suspect any fraudulent activity, stop communicating with the scammers immediately.

You can contact the Hong Kong Police Force's "Anti-Scam Helpline 18222" for assistance or use the "Scameter+" app for risk assessment.

BOCHK Friendly Reminder

15 March is "World Consumer Rights Day". At BOCHK, safeguarding your wealth and financial security is our top priority. "Money Safe" is a scam prevention tool launched by the Hong Kong Monetary Authority and retail banks for personal customers. It allows customers to easily lock funds in their accounts to block unauthorised transfers, reducing the risk of scams and enabling them to save with confidence and transact with peace of mind.

Online Security Information

Please keep your account and personal information, online banking login credentials and authentication factors (such as passwords and security tokens) secure at all times. Never disclose your personal information, bank account numbers or passwords to anyone.

BOCHK regularly updates fraud alerts on its website. For details, please visit www.bochk.com/en/aboutus/fraudalert.html.

For information about security measures for electronic banking services, please visit www.bochk.com/en/security.html.