

11th September 2026



Stay vigilant against scams involving the binding of payment cards to contactless mobile payment services or the deceptive use of malware and NFC functions

Recently, scammers have been impersonating merchants or organizations to send phishing messages, luring the public to bind their payment cards (including credit cards, debit cards and ATM cards) to fraudulent devices, or exploiting malware and Near Field Communication (NFC) functions on mobile devices to conduct unauthorized spending.

Let's deconstruct scammers' tactics with Trusty:

Tactic 1: Phishing SMS and Fraudulent Card Binding

Scammers send SMS messages impersonating merchants under pretexts such as "goods compensation" to lure the public into entering their bank card details and Automated Teller Machine (ATM) PINs. The fraudsters then attempt to bind the victims' payment cards to their own devices. Once the victim approves the card-binding request, the scammers can conduct unauthorized spending.

Tactic 2: Malware and NFC Remote Card Reading

Scammers trick the public into downloading applications from unknown sources and gain access to the device. They then induce victims to tap their payment cards on their mobile phones, using the NFC function to remotely read the card information and conduct unauthorized spending.

Trusty's Anti-Scam Rules:

- Do not reply to or approve any payment card binding requests that are not initiated by yourself, including requests or transactions issued via mobile banking applications or two-way SMS notifications. Please read all bank messages and notifications carefully.



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- Do not download or install applications from unknown websites. BOCHK will never request customers to tap their payment cards to the back of their mobile phones for authentication or unlocking purposes.
- Never disclose sensitive personal information such as bank passwords, card details, or One-Time Passwords (OTPs) to strangers. Do not click on suspicious links or QR codes in messages or emails to conduct transactions or submit personal information.

If you receive any messages suspected of falsely claiming to be issued by BOCHK, please contact BOCHK Customer Service Hotline immediately at (852) 3988 2388 (press 3, #, 2 after selecting language).

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