

6 October 2026



Stay vigilant against “FPS”-related frauds

To safeguard customers' account security and protect your assets from potential losses, "Trusty" reminds that when conducting transactions via the Faster Payment System (FPS), whether it is an accidental transfer or a suspected scam, under no circumstances should you contact the counterparty to resolve the matter privately. Please remain calm and handle the situation strictly through official channels:

➤ **Scenario 1: The counterparty claims non-receipt after an FPS transfer has been made**

Correct Procedure: Immediately check your own online/mobile banking transaction history. If it is confirmed that the initial transfer has been successfully debited and the input number is correct, do not rush to top up a second payment or duplicate the transfer as requested by the counterparty. Customers should immediately contact our Customer Service Hotline or visit any of our branches to register the case, allowing the bank to verify and pursue official recovery via formal interbank channels.

➤ **Scenario 2: Receiving funds from an unknown source where the counterparty claims an "accidental transfer" and requests a private refund**

Correct Procedure: Do not privately transfer or return the funds to the counterparty under any circumstances. Doing so may cause you to fall into a consecutive fraudulent trap or a money laundering vortex. Customers should contact the Bank as soon as possible, so that the refund can be processed, verified, and returned through official compliance procedures to ensure your account security.

If you have any doubts, or suspect that you have disclosed your account information to a suspicious third party or conducted any abnormal transfers, please visit our branches

immediately or contact BOCHK Customer Service Hotline at (852) 3988 2388 for assistance.

Bank of China (Hong Kong) Limited