



Trusty Reminds You

Credit Card Fraud Prevention Tips



Stay with Trusty, stay safe from scams!



Recently, there have been cases of credit card fraud involving pre-ordered mobile phones. As BOCHK's Anti-Fraud Ambassador, I always keep a watchful eye to fully protect your credit card security. Here is how you can spot and avoid these scams:

Phishy

Your previous subscription service will start charging fees. If you wish to cancel, please provide credit card details...

Trusty

Stay with Trusty, stay safe from scams!

Follow the smart tips from "Trusty" to protect your credit card security!

Trusty reminds you:

The "Four-Step Self-Protection Guide" for Detecting Credit Card Fraud

Immediate Block



Immediately block your credit card

Log in to Mobile Banking or BoC Pay+ to temporarily block your credit card and stop subsequent transactions.

Immediate Report



Immediately report suspicious credit card transactions to our bank

Report unauthorized or suspicious transactions via online customer service or customer service hotline.

Immediate Cancellation



Notify merchants as soon as possible to cancel orders

Contact the merchant to request cancellation of the unauthorized order and halt shipment.

Immediate Record



Preserve suspicious records

Keep screenshots of conversations with scammers, suspicious URLs, text messages, and transaction notifications, and report them to the police for follow-up.

To stay vigilant and prevent fraud at all times, remember the following tips:

1

Safeguard your credit card information

Never casually disclose your credit card number, expiration date, verification code (CVV), one-time password (OTP), or payment password to others. If your credit card is lost, immediately contact the bank to report lost to prevent scammers from taking advantage.

2

Beware of fake websites, fake SMS messages, and fake customer service:

Our bank's SMS messages are sent from "#BOCHK", "#BOCHK_CC", or "#BOCHK_TXN". If you receive messages from unknown sources, carefully verify their authenticity. Do not casually click on links to make transactions or enter personal information. You can also use the Hong Kong Police Force's "Scameter" to identify suspicious websites or calls and prevent being scammed!

3

Choose secure payment methods

Whether shopping in physical stores or online, it is recommended to use digital wallets (such as Apple Pay, Samsung Pay, BoC Pay+, etc.) or Click to Pay. This way, merchants cannot save your credit card information, ensuring safety and peace of mind!

4

Confirm transactions without rushing; verify thoroughly for safety

When making online transactions, the bank may require you to log in to the mobile banking app or enter a one-time password to confirm the transaction. Do not rush to press confirm; first verify the merchant name and transaction amount to ensure accuracy before proceeding.

5

Check transaction notifications when received:

Pay attention to Email, SMS, or WeChat transaction notifications. Upon receiving a notification, check if the merchant name and amount are correct. Additionally, regularly review your monthly statement to ensure every transaction has been authorized by you! Remember to update your email address and mobile phone number to the bank to ensure you receive notifications.

6

Set up in mobile banking

Enable biometric authentication and mobile token, transaction and authentication alerts (In-App notifications). When shopping online, you can confirm transactions through the mobile banking app, which is quick and secure. You can also adjust the "online spending limit settings" for your credit card as needed.

7

Report suspicions immediately

- If you discover suspicious or unauthorized credit card transactions, temporarily block your credit card via the BOCHK mobile banking app or BoC Pay+ and call the credit card customer service hotline at (852) 2853 8828.
- If you suspect being scammed, besides contacting the bank, you can also call the Anti-Deception Coordination Center's "Anti-Scam Helpline 18222" for inquiries. In case of emergencies, please call 999 for police assistance.

