中國銀行(香港)有限公司
BANK OF CHINA (HONG KONG) LIMITED

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Beware of Phone and Impersonation Scams Targeting University Students

Stay with Trusty, stay safe from scams! As BOCHK's Anti-Fraud Ambassador, I am always keeping a watchful eye on your account to help keep it secure. With the start of the academic year, university students (especially mainland freshmen arriving in Hong Kong for the first time) have become key targets for scammers, primarily falling victim to "Impersonating Officials" and "Impersonating Customer Service" scams. Based on the latest anti-fraud information provided by the Hong Kong Police Force, Trusty has compiled the following tips to help you stay vigilant.



Latest Scam Statistics:

1. **Scams Involving University Students:** Cases involving local and mainland students reached 1,970 (a 15% increase year-on-year), with total losses amounting to HK$230 million (a 30% increase year-on-year).
2. **Surge in Phone Scams:** At least 729 cases were recorded (a sharp 143% increase year-on-year), with losses rising by 60%. This includes 428 cases of impersonating

customer service and 233 cases of impersonating officials.

3. **Mainland Students:** Phone scams accounted for 408 cases (double last year's figure), involving nearly HK$170 million (a 92% increase year-on-year). Among them, some mainland freshmen fell for the "Pretend Official" scam, with a single case resulting in losses exceeding HK$8 million.
4. **Local Students:** Phone scams accounted for 321 cases (an 86% increase year-on-year), involving HK$22 million (a 30% decrease year-on-year).

Scam Tactics - Impersonating Customer Service:

1. Scammers impersonate customer service representatives from banks, telecommunications providers, online shopping platforms, etc., contacting victims via phone or SMS, falsely claiming account anomalies, order issues, or offering refund assistance.
2. They demand to switch to instant messaging apps or video calls and lure victims into enabling screen-sharing features.
3. Under the guise of "cancelling services/refunds/verifying identity," they disguise transfer amounts as "verification codes" deceiving victims into transferring money.
4. Targeting e-wallets commonly used by students, they falsely claim accounts need to be unfrozen, demanding verification codes or bank details.

Scam Tactics - Impersonating Officials:

1. Scammers impersonate law enforcement or other officials, etc., calling and correctly stating the victim's name, ID details, or study abroad information.
2. The call accuses the victim of breaking the law, transferring the call to a "fake police officer" who uses video surveillance, taking statements, and demanding "bail/asset review" to pressure the victim, insisting on "absolute confidentiality" and forbidding them from telling family or school.
3. They instruct victims to transfer money in batches to designated accounts or hand over cash in person to scammers posing as "agents".

Recent Cases:

(1) The victim was a first-year university student who received a call on September 4 from someone claiming to be from the law enforcement officer. The caller alleged the victim was suspected of breaking the law, demanding they "assist with the investigation". Later, the scammer, under the pretext of "providing financial evidence," asked the victim to transfer money multiple times, promising to refund the funds after the investigation was complete. Believing the scammer, the victim transferred money as instructed, suffering losses exceeding HK$8 million.

(2) The victim, a PhD student receiving a scholarship, received a call in August from someone claiming to be a law enforcement officer. Speaking fluent Cantonese, the scammer falsely claimed the victim's ID number had been stolen and used to register a phone number in Shanghai that was sending harassing messages, urging the victim to report it to the Shanghai law enforcement. The scammer then transferred the call to another accomplice, who demanded the victim download a specific communication app and sign a confidentiality agreement with her boyfriend, agreeing to 24-hour surveillance. The scammer further instigated the victim to borrow money from family under the pretext of "going to the US as an exchange student," monitoring the entire process via screen sharing, ultimately defrauding the victim of HK$5 million.

(3) The victim was a second-year university student who received a call in July from someone claiming to be a staff member of an online shopping platform, stating that an insurance policy previously gifted to her would become chargeable. The victim stated she had never applied for it and requested cancellation. The scammer immediately transferred the call to another accomplice. During the conversation, the accomplice instructed the victim to click a link to access a fake AI customer service platform to obtain a fake "verification code," and guided the victim to enter the "verification code" into the transfer amount field of their online banking, resulting in a transfer of HK$200,000 to the scammer. Subsequently, the scammer feigned an operational error and asked the victim to re-enter the "verification code." Trusting that there was no fraud, the victim transferred another HK$200,000, resulting in total losses of HK$400,000.

(4) The victim was a first-year master's student who received a phishing SMS in October, claiming "the contract has expired and a fee of approximately HK$20,000 will be deducted." Worried about the deduction, the victim immediately called the number in the SMS to handle "cancellation of renewal" and, following the scammer's instructions, logged into a fake online banking website to apply for cancellation. During this process, the scammer asked the victim to perform a transfer verification, promising that the money would not actually be deducted. Believing the scammer, the victim transferred over HK$1.9 million to a designated account, only realizing later that she had been defrauded.

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Police Advice:

- Mainland law enforcement officers will never call to handle cases in Hong Kong. If the caller claims to be from the "Public Security Bureau" or any law enforcement agency, please hang up immediately.
- Law enforcement officers will never ask you to pay a " guarantee fee" or provide bank details and financial passwords.
- Scammers can obtain your personal information through illegal means. Even if the caller can recite your personal details, it does not mean they are genuine law enforcement officers.
- Upon receiving suspicious calls, hang up immediately; do not call back the number provided by the caller, nor click on unknown links.
- You can use “Scameter” on the CyberDefender website or the “Scameter+” app to verify suspicious phone numbers, URLs, or payee accounts.
- If in doubt, immediately call the “Anti-Scam Helpline” 24-hour hotline 18222.

Customers who have received any suspicious calls or messages purporting to be from BOCHK staff, should contact BOCHK Customer Service Hotline immediately at (852) 3988 2388 (press 3, # and 2 after language selection) for verification.

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