

Suspect Fraud FAQ

Q1. If I suspect I was defrauded and there are unauthorized transaction(s) in my account, can I contact the Bank for assistance?

A1. Fraud is a criminal offence. We strongly recommend you report the case to the Police and relevant police statement. Please also report the case to the Bank as soon as possible for us to assist the Police in their investigation via below channels, the Bank may also ask you to provide the police statement at a later stage for investigation:

- Contact our 24-hour customer service hotline
- Approach any of our branches

For credit card / debit card and ATM card, you may also report unauthorized transaction(s) to the Bank via Hang Seng Bank website: [Cards > Report Unauthorised Transaction](#)

Q2. Apart from the Bank, are there any other ways I can get assistance?

A2. We also recommend you to contact Anti-Deception Coordination Centre of the Hong Kong Police Force through their 24-hour consultation hotline 18222. For credit card / debit card transaction, you may try to contact the merchant to resolve the case or visit our Hang Seng Bank website for credit card chargeback / debit card information: [Cards > Forms & Documents Centre > Basic Information about Credit Card Chargeback / Debit Card Mechanism](#).

Q3. Do I need to pay this bill?

A3. For credit card cases, we will do temporary refund for the suspicious unauthorized card transactions. Regarding the statement balance shown on the monthly card statement, you only need to pay the balance other than the suspected fraudulent transaction(s) until the Bank completes the investigation, and we will make a temporary refund arrangement for the relevant transaction(s) and the incurred financial charge(s). If the temporary refund cannot be processed before the due date of the monthly card statement and additional financial charges are incurred, please notify the Bank immediately to make relevant arrangements.

Q4. What information do I need to provide for the Bank to make a fraud reporting?

A4. Please provide your account information such as account number, the transaction in question and other details of the incident (including amount, date, currency, payee name, payee bank, payee account number, etc.) together with your police report number and a copy of your police statement (if any). Please note that we will need to receive sufficient information for us to follow up.

- Q5. How can I know if the Bank received my report?
- A5. Once your report has been filed by the Bank successfully, you will receive an acknowledgement notification normally within 7 business days.
- Q6. How do I identify scams and protect myself from falling into traps?
- A6. If you receive a SMS or email with a hyperlink, please verify the identity of the sender first. Fraudsters often claim to be government departments, banks, couriers, postal services or loyalty clubs, etc., claiming that you have not activated the mobile security key / your instructions are being processed / transactions can't be completed / membership points are about to expire, etc., to induce you to click on the hyperlink to make payment or enter personal details, account information or one-time password etc. If you input your personal account details or one-time password on such websites, it may result in theft of your bank account or credit card / debit card, and will be held liable to monetary losses. Please be careful to protect your personal information. We will not ask you to log on to personal e-Banking through SMS or email hyperlinks, instant messaging software or other informal channels, or ask you to provide e-Banking logon information, credit card / debit card information, one-time password, identity cards or personal email and password, etc. If you receive any suspicious SMS or emails, please do not click on any link and do not provide any personal or account information to such websites. If you accidentally click on the attached hyperlink which directs you to such website, please stop entering any information including the one-time password immediately. You are advised to contact the Bank and the Police for reporting as soon as possible.
- Q7. What actions will the Bank take in response to my fraud report?
- A7. We will stop your relevant card, account or banking facilities immediately to protect your interest. For credit card / debit card transaction(s), we will try to arrange refunds of the relevant transactions via chargeback mechanism set out by Card Associations. To learn more about credit card chargeback / debit card mechanism, you may visit our Hang Seng Bank website: Cards > Forms & Documents Centre > Basic Information about Credit Card Chargeback / Debit Card Mechanism. Your report will be handled by our investigation team, who will provide required information to the Police upon received their request and assist their investigation. We may contact you if any further questions or information are required, normally we would not contact you in the process of the investigation.
- Q8. Will I get my money back?
- A8. We assure you that our investigation team will conduct the investigation internally and cooperate with the Police to assist you during the whole course of their investigation. However, please note that it is extremely difficult to recover money that has already been transferred out from your account or the transaction was completed in your card account. This is because it is often very difficult to track down the person or group that has scammed you.

Q9. How can I know the progress of my fraud report?

A9. For individual cases, our dedicated team will notify you via SMS/email/letter. You can contact the dedicated team via the phone number provided to you. Generally, you may also call our 24-hour customer service hotline for enquiries.

Q10. How can I know the outcome of my fraud report?

A10. For unauthorized card related report, we will communicate the outcome with you normally within 90 days. You may also call our 24-hour hotline regarding the outcome of your fraud report. Please be advised that the time taken to complete the case may vary depending on the complexity and necessary information required from you as well as the action taken by the Police.