

 恒生銀行 HANG SENG BANK

Awesome online shopping deals? Stay sharp, it could be a scam!



Stay alert against online shopping scams! Beware of these tactics

Online shopping has long become an inevitable part of our hectic lives. From fashion and concert tickets to everyday items and electronics, all it takes is a few clicks to get a brand new item. But as online shopping gets easier, so are related scams!

Scammers often use social media platforms to offer enticing deals, aiming to trick you into transferring money or revealing your bank card details. As the saying goes, "Listen to villains' words, outsmart the fraud!" Let the "4 villains" walk you through some common scam tactics now:

Fake pages disguised as genuine sites

Fraudsters create pages on social media pretending to be official merchants, urging you to rush into purchases with fake flash deals.



Fake buyers pretending to make payments

When you're selling online, fraudsters may pose as buyers and use a fake cheque to "pay" you. It usually takes 1 to 2 working days for the cheque to clear. Your ledger balance might increase temporarily, but it's not an actual amount you can use from your available balance.



Fake links pretending to be payment platform

Fraudsters may create fake payment platform websites. During transactions, they'll claim to have already paid via the platform and ask you to use their provided link to receive money. The fake website will require you to enter your bank account details to receive payment, and that's when scammers will steal the entered information to gain control of your account.

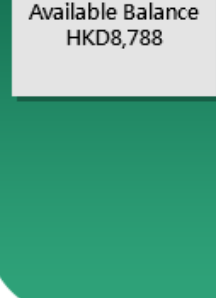


The "Hang Seng Bank Anti-Fraud Band" reminds you: Avoid online shopping scams



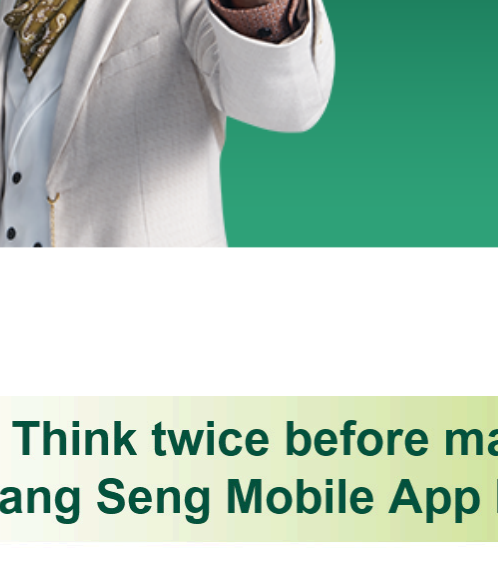
Identify official pages

Official social media pages, accounts or messaging apps usually come with a verification badge with a tick symbol. Don't rush to send money just because you see an irresistible limited-time deal!



Check your available balance

Be cautious as the ledger balance might not truly be yours! No matter who sends money to your account, make sure to double-check that the available balance has indeed increased to confirm the transaction is successful!



Watch out for offers that seem unbelievably good

Deals too good to be true? They probably are! When you come across overly exaggerated merchant discounts or unusual requests, like providing sensitive banking info, remember to stay alert as it could be a trap set by fraudsters!

Think twice before making a transfer - Hang Seng Mobile App has got your back!



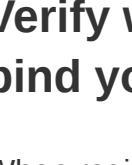
Verify identity for Phone Banking via Hang Seng Mobile App

With our newly launched in-app authentication, you can instantly verify your identity directly via Hang Seng Mobile App with just one tap.



Identify credit card transactions quickly with additional info

To check your card transactions, you can now find more information about the merchant names, foreign exchange rates and post dates for transactions on the "My Credit Card" page, helping you manage transactions more effectively and spot unauthorised ones sooner!



Want to further protect your account? There's even more features!



Verify with HKID and a selfie to register e-Banking or bind your mobile device

When registering for Personal e-Banking or logging on to Hang Seng Mobile App for the first time, you can simply complete identity verification with HKID and a selfie easily. No need to verify using long and complex passwords or PINs anymore! Not only is verifying your identity safer and quicker, but it also helps prevent fraudsters from impersonating you in transactions!



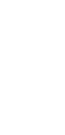
A more secure way to add your card to your wallet with in-app authentication

You can securely verify and add your credit card to Apple Wallet or Google Wallet instantly within a few simple steps. By authenticating directly within the app, it helps prevent others from accessing it without your permission, making mobile payments more convenient and safer against potential frauds!



Latest anti-fraud measure launched by Hong Kong Monetary Authority

Want to get an extra layer of security for your money? Check out the Money Safe account introduced by HKMA! It's like having your own "digital safe". Once you put money into it, you'll need to visit our branch to release it. Customers aged 65 or above can now get priority to open this account at our branch!



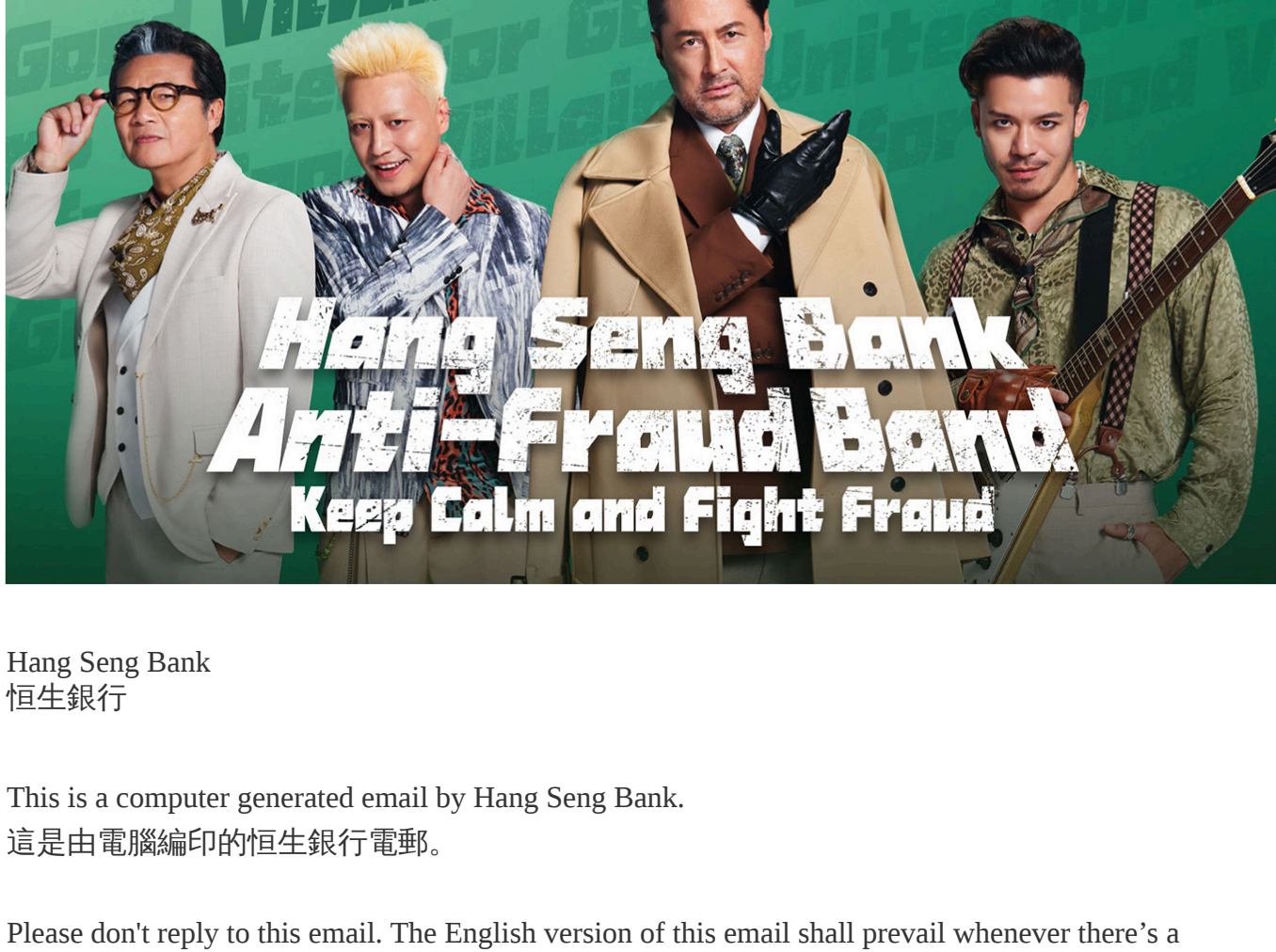
New ATM alerts coming soon

Fraudsters are now pretending to be telecom customer service representatives or bank staff via phone calls or SMS, trying to convince you to "cancel" services at ATMs. What they really want is to trick you into transferring money into their account.

Keep in mind, our ATMs don't have the function to cancel services by other companies. For more clarity - we'll be adding scam alert messages to our ATMs starting from Q3 to keep you on your toes. Be careful and don't get caught out!

Fraudsters are always coming up with new tricks, so you'll need to stay alert! Don't open unknown links and keep your bank accounts, physical cards, and password safe. Also, pay attention to the transaction alerts sent to you via push notification and SMS to avoid unauthorised transactions and any losses.

You can visit "Security Information Centre" on Hang Seng Bank Website to learn more anti-fraud information.



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這是由電腦編印的恒生銀行電郵。

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If there are any changes in your contact information, please update it by logging on to Hang Seng Personal e-Banking or Hang Seng Mobile App. You can also download the Update of Customer's Information Form from [hangseng.com](#) and return the completed form to any of our branches or mail to: Hang Seng Bank Ltd, GPO Box 3013, Hong Kong.

如你的聯絡資料有所變更，請登入恒生個人e-Banking或恒生Mobile App更新，或於[hangseng.com](#)下載更改客戶資料表格，填妥表格後交回我們任何一間分行或郵寄到香港郵政信箱3013號恒生銀行有限公司。

To learn about our Online Important Notices, please refer to [hangseng.com](#) > Important Notices > Online Important Notices section for details.

如想了解我們的網上重要通告，你亦可瀏覽 [hangseng.com](#) > 重要通告 > 網上重要通告了解詳情。

Security Reminder 保安提示

We maintain strict security standards and procedures to prevent unauthorized access to your personal information. We'll not ask you for sensitive personal information such as logon password or one-time passwords; and we'll never ask you to validate your user ID, account number, or click on a hyperlink to log on to Hang Seng Personal e-Banking or to update your information by email. If you receive such request, please contact us on **(852) 2822 0228**.

我們堅守高度安全標準及程序，防止未經你授權的個人資料外洩。我們不會主動向你查詢登入密碼或一次性密碼等個人資料；亦不會透過電郵要求你核實使用者名稱、戶口號碼、透過連結登入個人e-Banking或更新你的資料。如你收到這類要求，可致電**(852) 2822 0228** 聯絡我們。