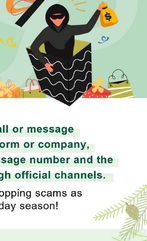
恒生銀行 HANG SENG BANK

Hang Seng Anti-Fraud Tips

Holiday scams you should beware of |
Things you can do |
Our upgraded security measures



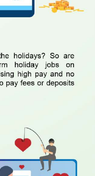
No matter we receive a call or message claiming to be from any platform or company, you should verify the call or message number and the identity of the other party through official channels.

Watch out for these latest shopping scams as you prepare for the holiday season!

Customer service scams

Bought lots of things recently? Beware of fraudsters posing as staff from online shopping sites, payment platforms or telecom companies, they may claim you owe fees or have ordered items. If you try to cancel, they'll ask you to follow fake steps like connecting to a fake bank hotline or using video calls to instruct you to complete the cancellation process via ATMs. Their goal is to steal your personal information or trick you into transferring money to their accounts.

Online shopping scams



You may come across a lot of online promotions during the holiday season. Please beware that fraudsters may pose as merchants or sellers on social media by using fake ads or business accounts, impersonating staff from well-known brands or payment platforms or creating posts to sell products.

Once you show interest in buying, they will try to direct you to fake online stores, mobile apps or payment platforms for payment, aiming to steal your money and payment information.

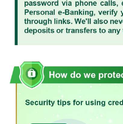
Red packet / coupon scam

Discounts and coupons are common during the holiday season, but fraudsters may also send you SMS or text messages with links or QR codes claiming to offer red packets or coupons. These links could take you to group chats, phishing websites or app downloads, often asking you to complete tasks to get the coupons. They use this tactic to trick you into sharing your personal information.

Loyalty point expiry scams

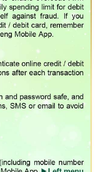
As the new year approaches, fraudsters may send you "reminders" via SMS or messaging apps, claiming that your loyalty points are about to expire. They may ask you to click links to fake websites and enter your credit card information in exchange for gifts or vouchers.

Job scams



Looking to earn extra money during the holidays? So are fraudsters! They may offer short-term holiday jobs on messaging apps or social media, promising high pay and no experience needed. But they'll ask you to pay fees or deposits and then cut off all contact.

Romance scams



With the season of love around the corner, watch out for romance scammers! They create fake profiles on social media or dating sites to gain your feelings. Then, they'll push you to invest in cryptocurrency or other schemes. When you try to withdraw your money, they'll make excuses and might even ask you to invest more.

No matter how they do it, fraudsters are aiming to get your money or steal your personal information, such as bank account number, credit card information and one-time password.

Things you can do

- Don't rush to transfer money or share personal info, bank account details, credit card numbers or sensitive data such as one-time passwords to unknown individuals without verifying their identities, and never click on suspicious links.
- Be extra cautious during the holidays, especially with offers that seem too good to be true.
- Download mobile apps only from official app stores. Before installation, carefully review the permissions requested by the apps, and don't install apps from unknown sources.
- Before making a transfer, you can enter the payee information for verification via Scamveter on CyberDefender website or Scamveter+ app.
- Enable Push Notification service on Hang Seng Mobile App to ensure reliable information source, reduce the chance of deception and stay updated on your account activities even when you're travelling.
- To reduce the risk of unauthorised account access, if you're going to change your phone, remember to log on to Hang Seng Mobile App on your current device, go to "Settings and Security" ▶"Device & app settings" ▶ "Manage device" to remove the devices you no longer use. Then, download Hang Seng Mobile App on your new device and activate Mobile Security Key.

We'll never request personal information such as your login password or One-Time password via phone calls, emails or text messages. We won't ask you to access your Personal e-Banking, verify your username, account number or update your information through links. We'll also never direct you to third-party websites or request that you make deposits or transfers to any third party.

How do we protect your account?

Security tips for using credit / debit cards

If you're going to travel overseas, you can set an overseas daily withdrawal limit for your credit / debit card to enable overseas ATM withdrawal services. You can also set a daily spending limit for debit card transactions to better protect yourself against fraud. If you suspect fraudulent activity or lose your credit / debit card, remember to block or report it immediately via Hang Seng Mobile App.

To keep your shopping experience safe, we may require you to authenticate online credit / debit card transactions on Hang Seng Mobile App. You'll also get notifications after each transaction for peace of mind.

Please also remember to keep your physical card, account information and password safe, and pay attention to the transaction alerts sent to you via push notifications, SMS or email to avoid unauthorised transactions and potential losses due to negligence.

Keep your contact information updated in a few steps

You can update your contact information (including mobile number and email address) anytime via Hang Seng Mobile App ▶ **Left menu** ▶"Settings & Security" ▶ **"Account & personal particulars"** ▶ **"Update personal particulars"**, allowing you to conduct high-risk transactions securely and receive timely updates from us via email and SMS.

ATMs scam report alerts

To reduce your risk of being scammed, starting from 8 Dec 2024, our scam report alerts will be extended to ATMs. If the payee account of your transfer is linked to a scam report, we'll issue a warning before you proceed with the transaction to remind you to verify if the payee is trustworthy.

We've updated our app icons! Make sure you recognise the new icons and only download and install our apps from official app stores and Hang Seng official website.

You can visit "Security Information Centre" on our bank website to learn more anti-fraud information.

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This is a computer generated email by Hang Seng Bank.
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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。

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