



Stay egg-tra careful against Easter scams



Spot these fraudster tricks and stay alert!



With Easter around the corner, scammers are out hunting for their next victims! They might pose as staff from reputable businesses, bank employees or even police officers, using sneaky tricks to gain your trust and scam you out of your personal information and money.

Want to enjoy a scam-free holiday? We're here to expose their tricks, look out for these red flags!



Fake merchants / buyers

- Scammers might set up social media pages with tempting hotel and flight offers to lure you into paying right away
- Beware of "buyers" who send fake emails / payment links,

asking you to log into a fake bank site to steal your account information. They might also use invalid cheques to falsely lead you into believing the payment has been credited to your account



Fake customer service staff

Scammers would claim that you've signed a service contract and the auto-payment will start soon. They'll "teach" you to cancel the contract via ATM, and trick you to transfer money to unknown accounts



Fake bank employees

In for an ultra-low interest loan? If you're asked to deposit first to prove your repayment ability, that's a certified scam!



Fake law enforcement officers

These scammers will claim your account is involved in a money laundering case, and ask for your bank account information for "investigation". Once they have control over your account, your money will be in others' hands



Anti-fraud easter eggs



Keep calm and verify their identity

Watch out for suspicious calls and travel offers that seem too good to be true. Confirm callers' identity or offer details through the merchants' / organisations' official channels



Check your "Available Balance"

Double-check your "Available Balance" after buyers deposit a cheque. Only when the "Available Balance" updates does it mean the cheque is genuinely cleared!



Remember our new Personal e-Banking URL

We've updated the domain of our Personal e-Banking. The URL now starts with "www.hangseng.com" for clarity and ease of recall!



Avoid third-party links for Personal e-Banking access

Avoid clicking dubious links or downloading apps from unknown sources. Only access Personal e-Banking through Hang Seng Mobile App or our official website

Stop and think! Always verify calls or messages from any platform or organisation through official channels.



Enjoy scam-free holidays with Hang Seng Mobile App



Alongside the defrauding tactics for impersonation scams, fend off scammers with these account security tips using our app!



Secure your cart with card-not-present authentication

You can now authenticate card-not-present transactions via Hang Seng Mobile App, no one-time password needed! Keep your credit or debit cards safe from being misused! You can also set the monthly transaction limit and enjoy safer online shopping!

To keep your account secure, authentication may be disabled temporarily when you switch to a new device. No worries, here's how you can resume the services:

- Go to "Settings & Security" > "Device & app settings" > "Verify identity", 24 hours after

activating the Mobile Security Key

- Verify via Hang Seng and HSBC ATMs
- Call us at (852) 2822 0228

Scammers may use different tricks, but their goal is always the same. To avoid any losses, don't open unknown links, keep your bank accounts, physical cards, and password safe, and make sure to check out the transaction alerts sent to you via push notification and SMS.

Visit the "Security Information Centre" on our bank website for more anti-fraud information.

Hang Seng Bank
恒生銀行

This is a computer generated email by Hang Seng Bank.
這是由電腦編印的恒生銀行電郵。

Please don't reply to this email. The English version of this email shall prevail whenever there's a discrepancy between the English and Chinese versions.
請勿回覆這封電郵。如電郵中英文內容有異，請以英文版本為準。

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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