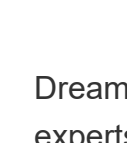




Think twice before  
you invest:  
Spotting and avoiding  
scams ⚠️



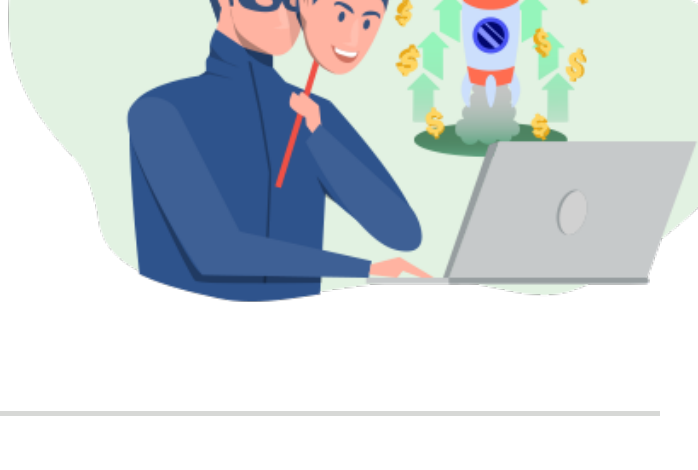
## Investment "experts" who are after your money 🦋💰

Dreaming of financial freedom? So are fraudsters! They disguise themselves as investment experts, enticing you with "insider" investment secrets.

They're too good to be true! Let's uncover the truth behind these investment scams!

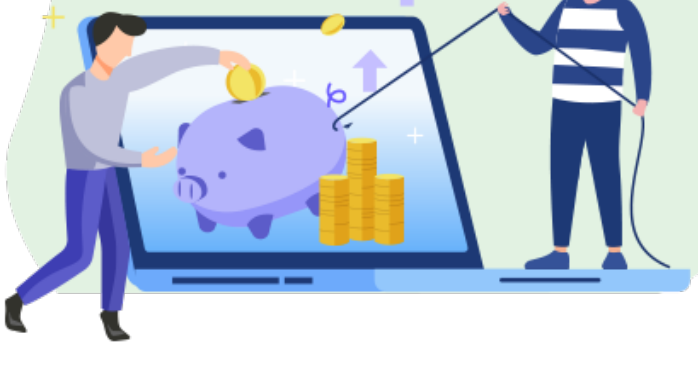
### Lure you with the path to wealth

Fraudsters often pretend to be successful investors to lure you in through messaging apps. They may contact you randomly or add you to group chats, pretending to share their tips and secrets with you.



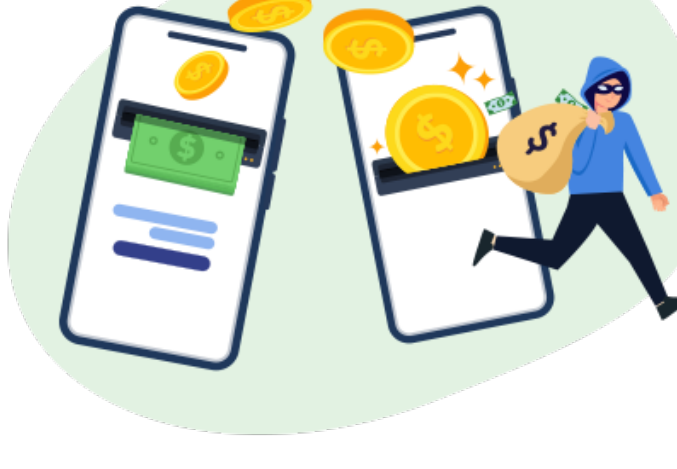
### Share "insider information" with you

Fraudsters will tell you about low-risk, high-return investment opportunities, urging you to invest!



### Trick you into transferring money

If you show interest, fraudsters will trick you into downloading a fake investment app and ask you to deposit money, but the receiving account is usually a personal bank account.



### Run off with your money

Just when you think you're earning returns and try to withdraw them, fraudsters will stop you with excuses like high handling fees or system malfunctions. After making these excuses, they simply disappear with your money.



## How to spot an investment scam?



### Research before investing

Thoroughly research the background and prospects of the investment products / projects. Don't easily trust information from referrers or online sources.



### Verify if the investment agent is licensed

Before investing, visit the official website of the regulatory authority to verify if the referrer or platform holds a valid licence using the information you have.



## Think twice before making a transfer - Hang Seng Mobile App is here to help



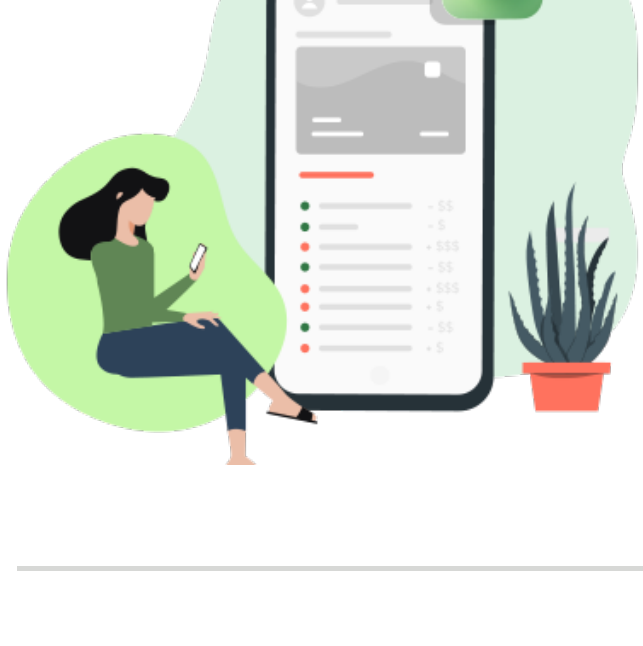
### Reduce the risk of sending money to the scam-related accounts

When transferring money using Hang Seng Mobile App, if the payee account is flagged by Scameter's high-risk alert or related to other scam reports, we'll alert you before you confirm the transfer.

Always double-check the payment details and payee's identity before confirming!

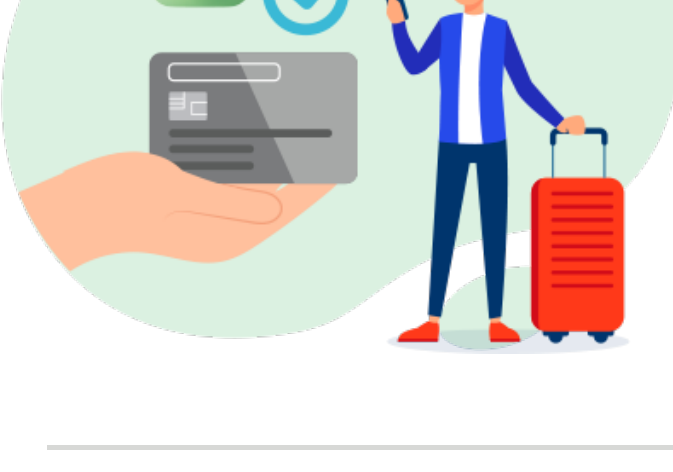


## Safeguarding your account with these features



### Monitor your account activity

You can keep track of your banking activities, such as log-ons and transactions, via Hang Seng Mobile App by going to "Settings & Security" > "Your Recent Activities". This helps you quickly spot and promptly follow up on any unauthorised use.



### Activate your credit and debit cards safely

Whether you're in town or overseas, you can activate your new / replacement / renewal credit or primary debit card safely and easily anytime with Hang Seng Mobile App.



### Enhanced protection for incoming transfers

When using your Hang Seng account number to receive money, make sure you provide the payer with your full name as registered in our bank's record! We'll check local real-time transfers over HKD1,000<sup>1</sup>. If the payee's account number and name don't match, the payment will be rejected.

<sup>1</sup>We'll review this amount from time to time and may lower it.

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 passwords safe. Also, pay attention to the transaction alerts sent to you via push notifications and SMS to avoid unauthorised transactions and any losses.

You can visit "Security Information Centre" on Hang Seng Bank Website to learn more about 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。

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請勿回覆這封電郵。如電郵中英文內容有異，請以英文版為準。

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](https://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](https://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](https://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](https://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。