

PRESS STATEMENT

26 August 2026

Hang Seng Bank Alerts the Public to New Credit Card Application Scam

Fraudsters Impersonating Bank Representatives Target Individuals in the Chinese Mainland

Hang Seng Bank (“Hang Seng”) is alerting the public (including residents in the Chinese Mainland) to a scam in which fraudsters impersonate Hang Seng representatives and claim they can help individuals apply for a Hang Seng credit card. Fraudsters may contact individuals via instant messaging apps, claiming they can “arrange” or “expedite” a credit card application. They may request personal information and/or ask individuals to complete “verification” steps. Victims may later discover that no valid credit card application being processed.

Important Reminders:

- Hang Seng does not appoint agents or intermediaries to solicit credit card applications in Hong Kong or the Chinese Mainland. Please be cautious of unsolicited approaches via phone calls, social media, messaging apps, email or online advertisements claiming to be Hang Seng “staff” or “agents”.
- Credit card applications are generally open for Hong Kong residents and should be submitted only through Hang Seng’s official channels, including the Hang Seng branches, contact centre, mobile app and official website.
- The public should never allow third parties to access or control their devices or accounts, including via remote access applications or screen-sharing functions.
- The public should never share sensitive information, including official personal identification documents such as HKID/passport details, Mainland Resident Identity Card, bank account credentials, e-Banking login details, one-time passwords (OTPs), security codes or card PINs with anyone.
- Customers are advised to monitor account notifications and activity regularly and report anything unusual immediately.

Anyone who believes they may have provided personal information or credentials, or who notices unusual activity, should contact Hang Seng immediately by visiting a Hang Seng branch in person, or calling the Bank’s hotline at 2822 0228, and report the matter to the Police as soon as possible.

For credit cards enquiries, please call the Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899.

END

Hang Seng Bank Alerts the Public to New Credit Card Application Scam / Page 2

About Hang Seng Bank

Founded in 1933, Hang Seng has continually innovated to deliver reliable, friendly and customer-centric banking, investment and wealth management services for both individuals and businesses. Recognised as the leading local bank in Hong Kong, Hang Seng serves nearly 4 million customers. With an award-winning mobile app, robust digital capabilities, and a network of close to 250 service outlets in Hong Kong, Hang Seng offers a seamless omni-channel experience, enabling customers to manage their banking and financial needs anytime, anywhere.

The Bank's core business activities include Retail Banking and Wealth, Commercial Banking, Insurance Manufacturing and Asset Management, as well as Markets and Securities Services.

Hang Seng Indexes Company Limited, a wholly owned subsidiary, is a leading provider of stock market indexes for the Hong Kong and Chinese Mainland markets. Hang Seng Investment Management Limited and Hang Seng Insurance Company Limited, also wholly owned subsidiaries of the Bank, offer a comprehensive range of investment and insurance solutions.

Hang Seng Bank (China) Limited, its wholly owned subsidiary, operates a strategic network of outlets in major Mainland Chinese cities, supporting a growing base of local and cross-boundary customers.

As a homegrown financial institution, Hang Seng is deeply connected to the Hong Kong community. The Bank supports local initiatives focused on financial literacy, nature, youth empowerment, and community care.

Hang Seng is a member of the HSBC Group, one of the world's largest banking and financial services organisations. More information on Hang Seng is available at www.hangseng.com.