



有关假冒恒生语音来电及短信之提示

亲爱的客户：

感谢阁下使用本行的服务。

近期电话诈骗案件有明显回升趋势：

- 骗徒会假冒快递公司职员、内地官员、受害人的亲属、朋友或业务伙伴，或
- 通过「更改来电显示」改变或伪造「来电显示」所显示的号码，以假冒银行或其他金融机构的职员获得受害人信任。

骗徒再以不同理由要求受害人提供个人资料，或要求受害人将款项转到指定银行账户以骗取金钱。

来电者可能自称是恒生银行（中国）有限公司（以下简称“恒生中国”）或其他金融机构的职员，并可能会邀请您申请个人消费贷或信用卡，又或者称客户您的银行户口或信用卡出现问题。如接到以上的来电，切记要小心谨慎并加以核实：

1. 恒生中国没有授权或委任任何中介公司进行电话促销活动推广个人消费贷、税务贷款及信用卡（注：恒生中国目前无个人税务贷款和个人信用卡业务，下同）。
2. 应核实来电者、短信发出人的身份，询问他们所属部门的名称及办公室电话号码，以及他们是如何取得您的电话号码和户口资料。若他们不愿意透露，便应终止对话。您亦可致电恒生中国热线电话以核实来电者的身份。
3. 不要单凭来电显示辨别来电者的身份，来电显示有可能被更改。
4. 在任何情况下，都不应向来电者披露敏感个人资料（例如登入密码和一次性密码）。恒生中国绝不会以电话或电邮方式向您索取任何敏感个人资料。

如果您收到怀疑假冒恒生中国的电话或短讯，请记下来电者身份及电话号码，并致电 8008 30 8008 / 4008 30 8008。客户应先向恒生中国核实情况，而不是只依照短讯所提供的指示操作。核实来电，提防受骗。



电话诈骗的常见手法

- 来电透过预先录制的语音短信通知您的银行户口或信用卡出现异常状况
- 通话音质比较差，仿佛是长途电话来电
- 来电者拒绝提供部门名称，或拒绝提供回拨号码
- 来电者称，您的银行户口或信用卡出现异常状况
- 来电者主要推销低息信贷产品或服务，如个人消费贷、加按或转按贷款等
- 来电者急于完成交易，没有耐性详细介绍产品或服务或相关条款及细节
- 如果来电者在通话中要求取得敏感个人资料（例如您的理财密码，登入密码和一次性密码）或推销信贷产品或服务，便应格外留神。敬请注意，恒生中国没有授权或委任任何中介公司进行电话促销活动，以推广个人消费贷、税务贷款或信用卡
- 恒生中国只会就部分卡及银行交易发放短信通知或致电至您于本行登记的移动电话号码

网络钓鱼—伪冒电邮及短信

网络钓鱼是一种常见的犯罪诈骗手法，匪徒会在电子通讯（如电邮及短信），透过伪装成银行、网上付款服务商或网上零售商等合法机构诱使对方提供自己的密码，信用卡资料及银行资料，或者邀请对方点击一个含有恶意软件的超链接、档案附件或QR码，继而借此盗取金钱。伪冒电邮往往与真正电邮相似，内含链接或QR码所通往的网站更与有关机构的真实网站极度相似。如接到以上的电邮或短信，切记要小心谨慎并加以核实：

1. 恒生中国不会主动向客户查询其个人资料（如登入密码或一次性密码）或通过电邮内的超链接要求您登入网上银行或更新资料。
2. 如对所提供优惠有兴趣或需要浏览银行网址或登入网上银行，应透过输入银行网址、浏览器书签或网上银行流动应用程序（App）登入及查看。
3. 恒生中国所有网址均已加密，网址会以https开头，在网址栏亦会显示恒生中国商标。
4. 切勿点击及开启电邮中的超链接、档案附件或QR码。
5. 如有怀疑，可透过银行或机构的客户服务热线联络相关银行及机构确认电邮的真伪。

保安锦囊

提醒客户您在收到来电或者短信及电邮时，请注意：

- 电邮有否索取个人资料，如信用卡号码或户口密码？
- 收到短信是否意料中事？
- 电邮是否有附件或超链接？
- 电邮是否要求您采取异常行动，如将款项转往不明来源，或以电邮将自己的户口资料发送给他人？



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- 寄件人的电邮地址或电话号码，是否与报称发出电邮的该公司的名称匹配？
- 您的电邮地址或电话号码，是否与您给予该公司的地址 / 号码不同？
- 除以您为收件人外，电邮是否亦发送或以副本抄送给他人？
- 电邮中的超链接看起来是真实的银行网址，但当用鼠标指向电邮显示的链接时，却链接到其他网址？
- 是否出现语法或拼写错误？

近期流传一些欺诈电邮，发件人自称是恒生董事 / 高级行政人员 / 职员，并讹称有一笔巨款存于一位已去世人士的户口中，邀请收件人冒充该户口持有人的近亲领取该笔款项。该等电邮要求收件人向发电邮者提供个人的详细资料。

恒生中国或其职员并无发出这些电邮。若客户收到类似的电邮，请联络警方。恒生中国提醒客户切勿向可疑来电者提供个人资料。若客户怀疑收到伪冒恒生中国的电话，请记下来电者身份及电话号码，及致电恒生中国客户服务热线 8008 30 8008 / 4008 30 8008 以核实来电。

感谢阁下选用恒生中国服务。客户如有任何疑问，请致电客户服务热线 8008 30 8008 / 4008 30 8008 查询。

恒生银行（中国）有限公司

2020 年 6 月 29 日



恒生銀行
HANG SENG BANK

Alert on Fraudulent voice messages, phone calls and text messages

Dear Customer,

Thank you for using the services of our Bank.

Recently, there has been a sharp increase in telephone-initiated fraud cases. Those engaged in such fraudulent activity may misrepresent themselves to you by, for example:

- pretending to be a courier company employee, government official, or your relative, friend or business partner; or
- changing or falsifying their 'Caller ID' to display the name or number of Bank or other reputable financial institutions.

The fraudster may then ask you to provide personal information for various reasons, or ask you to transfer a sum of money to a designated bank account. Hang Seng Bank (China) Limited (Hang Seng China) wishes to remind our customers not to disclose any personal information in response to unsolicited calls.

A fraudster may claim to be an employee of Hang Seng China or other financial institution, and may invite you to apply for a personal loan or credit card, or may claim there is a problem with your bank account or credit card. Please carefully note that:

1. Hang Seng China has not authorized or appointed any intermediary companies to make calls or send messages to promote its personal loans, tax loans or credit cards.

(Note: Hang Seng China currently does not have tax loan or credit card business for individual customers, the same applies below)



2. You should not rely on a caller and/or display ID as a sufficient means of verification. Caller and display IDs can be manipulated or changed.
3. If you are uncertain about the authenticity of any call or message, you should ask the caller or sender to provide their name, department and office contact number. Ask them how they obtained your phone number and account information. If they fail to disclose such information, you should immediately end the communication. You can call the Hang Seng China Hotline 8008 30 8008 / 4008 30 8008 to verify the identity of any caller who claims to be a member of Hang Seng China staff.
4. Never disclose sensitive personal information (such as login passwords and one-time passwords) to a caller or in response to a message. Hang Seng China will never ask you for any sensitive personal information by phone or e-mail.

Should customers receive any suspicious call / text message purportedly originated from Hang Seng China, please take note of the caller's identity and telephone number, and verify with Hang Seng China Hotline at 8008 30 8008 / 4008 30 8008 before disclosure of sensitive personal information.

Signs of a fraudulent call or message may include (but are not limited to):

- You receive a pre-recorded message notifying you that there is a problem with and/or signs of abnormal activity involving your bank account or credit card
- The sound quality of the call is poor
- The caller refuses to provide you with the name of their department and/or a telephone number for you to call them back
- The caller claims that your bank account or credit card shows signs of abnormal activity
- The caller is focused on trying to sell you low-interest credit products or services, such as personal loans or refinancing loans
- The caller is eager to complete the transaction and appears unwilling or unable to provide you with sufficient details about the product or service or its related terms and conditions



- If the caller requests any sensitive personal data, particularly any type of password, or promotes credit products or services during the call

The caller claims to be working on behalf of Hang Seng China. Please note that Hang Seng China has not authorized or appointed any intermediary companies to conduct telephone-based activities to promote personal loans, tax loans or credit cards

- Hang Seng China will only send you SMS notifications for certain card and bank transactions. In addition, Hang Seng China will only use the mobile phone number you have provided to us, if any.

Phishing e-mails and SMS

Phishing is a common method of criminal fraud. Fraudsters use electronic communications (such as e-mails and SMS) to pose as legitimate institutions such as banks, online payment service providers or online retailers. You may be asked to provide your credit card and/or bank information, or to click on a link or file attachment or use a QR code that will take you to an illegitimate website or install malware on your computer or mobile device for the purposes of fraudulent or other criminal activity.

Phishing e-mails and SMS are often very difficult to distinguish from genuine e-mails and SMS from legitimate organizations. Similarly, any website you visit as a result of clicking on a phishing link or file may appear to be the legitimate website of the relevant organization.

Before acting on any call/ e-mail or SMS request that appears to be from Hang Seng China or any other legitimate organization, please note the following information and advice:

1. Hang Seng China will never proactively ask you for sensitive personal information (such as passwords) or ask you to click on a hyperlink in an e-mail or SMS to log in to e-Banking or update your information.



2. If you wish to find out more about any Bank offer, browse the Bank's website or log in to e-Banking, you should visit the Bank's website by entering its website address into your browser, use your browser bookmarks or click directly on the Bank's Mobile Banking app on your mobile device.
3. All Hang Seng China websites are encrypted. The website address will start with 'https' and the Hang Seng China trademark will be displayed in the website bar. Click here to learn more about our secure connection hours and use of encryption technology.
4. Do not click on or use hyperlinks, file attachments or QR codes in e-mails you receive unless you are certain that they have been sent from a legitimate organization.
5. If you have any doubts or concerns regarding the legitimacy of an e-mail or SMS, you should contact the relevant bank or institution by searching for its customer service hotline (Hang Seng China Hotline: 8008 30 8008 / 4008 30 8008) and calling to confirm the authenticity of the e-mail or SMS before taking any requested action.

BEFORE you act on a call, e-mail, or SMS, ask yourself:

- Did the e-mail request personal information, such as credit card numbers or account passwords?
- Was the message expected?
- Does the e-mail include attachments or hyperlinks?
- Does the e-mail ask you to take unusual actions, such as transferring money to an unknown source, or e-mailing your account information to others?
- Does the sender's e-mail address or phone number match the name and details of the company that the e-mail claims to be from?
- Is your e-mail address or phone number different from the address and/or number you gave the company?
- Was the e-mail sent or copied to other people?
- If you hover your cursor over a hyperlink in the e-mail (please do not click the link) does it display a URL other than the official URL of the legitimate company that claims to have sent the message?
- Does the e-mail or SMS include grammatical or spelling errors?



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Recently, a number of fraudulent e-mails have been circulated in which the sender claims to be a Hang Seng director/senior executive/member of staff. The sender states that a large sum of money is being held in the Hang Seng account of an individual who has passed away. The recipient of the e-mail is invited to impersonate the account holder or a close relative in order to receive the money. The sender asks the recipient to provide their personal details to initiate the transfer process.

These e-mails are NOT being sent by Hang Seng China. If you receive any such e-mail, please contact the police. Should customers receive any suspicious call purportedly originated from Hang Seng China, please take note of the caller's identity and telephone number, and verify with Hang Seng China hotline at 8008 30 8008 / 4008 30 8008.

Thanks for choosing Hang Seng China. For any enquiries, please contact Hang Seng China's customer service hotline on 8008 30 8008 / 4008 30 8008.

Hang Seng Bank (China) Limited
29 June 2020