

Anti-Scam Consumer Protection Charter **保障消費者防詐騙約章**

To help combat credit card scams, the Hong Kong Monetary Authority and the Hong Kong Association of Banks jointly launch the Anti-Scam Consumer Protection Charter (the Charter). By coming up with the Charter together, card issuing banks in Hong Kong and merchant institutions joining the Charter (collectively called “Participating Institutions”) cooperate to help the public to safeguard their credit card information and combat against scams.

為協助打擊信用卡騙案，香港金融管理局及香港銀行公會攜手推出保障消費者防詐騙約章（《約章》）。《約章》由參與的香港發卡銀行和商戶（統稱「參與機構」）共同構思，並攜手合作協助公眾保護信用卡資料及防範相關騙案。

The Charter features four key principles to assist the public to guard against credit card scams, in particular phishing messages purportedly to be sent by banks and merchants, and to enhance the ability of the public to avoid from falling prey to these scams.

《約章》列出四項主要原則，協助公眾防範信用卡騙案，尤其針對偽冒銀行和商戶發出的釣魚詐騙訊息，並加強公眾對如何避免誤墮這些騙案的能力。

Charter Principles 《約章》原則

1. Participating Institutions will not send any instant electronic messages (e.g. SMS, WhatsApp, WeChat, etc) to customers with embedded hyperlinks to acquire personal and credit card information online.
參與機構不會透過任何即時電子訊息（如手機短信、WhatsApp、微信等）向客戶發送超連結於線上套取客戶個人和信用卡資料。
2. Participating Institutions will work together in raising public awareness of credit card scams. This will include a key message of “Beware of scams! Do not provide personal and credit card information via hyperlinks embedded in suspicious messages purported to be coming from banks or our institution!” to the public, through their official websites, mobile apps, publicity and promotional messages to facilitate raising public awareness of credit card scams.
參與機構會攜手合作提高公眾對信用卡騙案的關注，包括透過參與機構的官方網站、流動應用程式，及其他宣傳及推廣渠道，向公眾傳遞「提防騙案！切勿輕聲稱由銀行或本商戶發出的可疑訊息中附有的超連結，提供個人和信用卡資料！」的訊息。
3. Participating Institutions will provide contact information on their official websites, mobile apps and other appropriate channels for customers to make enquiries (e.g. verify the identities of the message senders or authenticity of the messages).

參與機構會於它們的官方網站、流動應用程式，及其他合適渠道提供其聯絡資料供客戶查詢（如核實訊息發送者的身份或訊息真偽）。

4. Participating Institutions will provide relevant training to their frontline staff (including sales and customer service staff) on the Charter so that they will be able to handle customer enquiries with anti-scam education messages as appropriate. 參與機構會為前線員工（包括銷售和客服人員）就《約章》提供培訓，以處理懷疑受騙客戶的查詢，並傳遞防詐騙的教育訊息。

Participating Institutions 參與機構 (in alphabetical order 按英文字母順序)

Card Issuing Banks (all 23 banks in Hong Kong issuing cards to retail customers) 發卡銀行 (香港全部23間發卡予零售客戶的銀行)

Bank of China (Hong Kong) Limited 中國銀行(香港)有限公司
Bank of Communications (Hong Kong) Limited 交通銀行(香港)有限公司
Bank of East Asia, Limited (The) 東亞銀行有限公司
China CITIC Bank International Limited 中信銀行(國際)有限公司
China Construction Bank (Asia) Corporation Limited 中國建設銀行(亞洲)股份有限公司
Chiyu Banking Corporation Limited 集友銀行有限公司
Chong Hing Bank Limited 創興銀行有限公司
Citibank (Hong Kong) Limited 花旗銀行(香港)有限公司
CMB Wing Lung Bank Limited 招商永隆銀行有限公司
Dah Sing Bank, Limited 大新銀行有限公司
DBS Bank (Hong Kong) Limited 星展銀行(香港)有限公司
Fubon Bank (Hong Kong) Limited 富邦銀行(香港)有限公司
Hang Seng Bank, Limited 恒生銀行有限公司
Hongkong and Shanghai Banking Corporation Limited (The) 香港上海滙豐銀行有限公司
Industrial and Commercial Bank of China (Asia) Limited 中國工商銀行(亞洲)有限公司
Livi Bank Limited 理慧銀行有限公司
Mox Bank Limited
Nanyang Commercial Bank, Limited 南洋商業銀行有限公司
OCBC Wing Hang Bank Limited 華僑永亨銀行有限公司
Shanghai Commercial Bank Limited 上海商業銀行有限公司
Standard Chartered Bank (Hong Kong) Limited 渣打銀行(香港)有限公司
Welab Bank Limited 匯立銀行有限公司
ZA Bank Limited 眾安銀行有限公司

Merchant Institutions 商戶

Café de Coral Holdings Limited 大家樂集團有限公司
The Club (HKT Limited; 香港電訊有限公司)
Deliveroo 戶戶送

foodpanda
FORTRESS 豐澤
HKTVmall (member of HKTV Group; 香港科技探索有限公司成員)
Hongkong Post 香港郵政
MoneyBack 易賞錢
MTR Corporation Limited 香港鐵路有限公司
OK Stamp It; OK 齊齊印 (Circle K Hong Kong; OK便利店)
OpenRice 開飯喇
PARKnSHOP 百佳超級市場
S.F. Express (Hong Kong) Limited 順豐速運（香港）有限公司
Watsons Hong Kong 香港屈臣氏
yuu (DFI Development (HK) Ltd.)

June 2023