

17 December 2021

Don't be Tempted by Quick Money

Don't Lend Your Bank Account to Anyone to Launder Money



Nanyang Commercial Bank, Limited ("NCB") would like to remind customers and the general public to stay vigilant to money laundering scams.

Criminal syndicates would lure customers into selling or lending their bank accounts, or use customers' personal credentials to open bank accounts by offering the benefit of making quick money through telemarketing or social media platforms. The syndicate will then use these 'stooge accounts' to collect and launder fraudulent payments or other crime proceeds.



NCB would like to remind customers and the general public not to sell or lend their bank accounts/ personal credentials to third parties as these could be used for unlawful purposes. Otherwise, you may expose yourself to the risk of committing the offence of money laundering, and could face a maximum penalty of a HK\$ 5 million fine and 14 years' imprisonment upon conviction.

Nanyang Commercial Bank, Limited

18 December 2017

Notice of Raising Your Anti-Money Laundering Awareness

Nanyang Commercial Bank, Limited ("the Bank") would like to alert its customers to the following notes for raising their anti-money laundering awareness to protect their interest.

1. Provide Accurate Information

- Such as account opening purposes, reasons, source of funds and wealth, expected transaction pattern and volume, etc.

2. Promptly Update Personal Details

- Please promptly update the Bank your personal details, e.g. address, phone number, email address, income, occupation*, business*, job title* and employer's name* (*Company card can provide relevant information), etc.
- To protect your interest, if you lost or replaced your identification document, please notify the Bank as soon as possible

3. Don't Use Personal Account for Business Purposes

- Personal accounts should only be used for personal financial management and investments
- Please open a business account if you need to manage transactions for businesses or registered societies (such as receiving donations)

4. Don't Allow Unauthorised Person to Use Your Account

- This may expose yourself to the risk of money laundering through your account

5. Know Your Tax Obligations and Regulations on Remittances

- Please know and comply with your tax obligations in all applicable jurisdictions
- Some countries have restrictions on remittances. Please don't breakup your remittances to avoid these restrictions

Nanyang Commercial Bank, Limited

Note: the Bank reserves the right to take appropriate actions to customers (including without limitation to restrict or terminate the operation of an account) according to its "Conditions for Services" at any time at its sole discretion.



守戶者聯盟網頁
AccFencers Website

唔好借 / 賣戶口

Don't Lend / Sell Your Account

罪犯利用你的戶口

Criminals may use your account to

- 收取不明來源金錢
例如: 騙款 販毒得益
accept money of unknown source
eg. fraudulent payments,
proceeds of drug trafficking
- 轉帳至罪犯或同黨戶口
進行洗黑錢
transfer money to criminals' or their associates'
accounts for money laundering activities



借 / 賣戶口 同樣干犯洗黑錢罪

Lending / sale of accounts
is also a money laundering offence

洗黑錢罪最高刑罰為
罰款港幣五百萬及監禁十四年

The maximum penalty for money laundering offences is
a fine of HKD 5 million and 14 years' imprisonment



FINANCIAL INTELLIGENCE AND INVESTIGATION BUREAU

ATTENTION ATTENTION



Say NO to lending or selling bank account
Avoid committing criminal offences

**Huwag pumayag sa pagpapahiram o
pagbebenta ng bank account**
Iwasang gumawa ng mga krimen



**Katakan tidak untuk meminjamkan atau
menjual rekening bank.**

Hindari melakukan tindak pidana

**向借或出售銀行戶口說不
以免犯下刑事罪行**

ATTENTION ATTENTION

1



2



WARNING !!!

4



3





HONG KONG MONETARY AUTHORITY
香港金融管理局



搵工搵錢勿貪快 借賣戶口踩過界



筍工

- 無須工作經驗
- 借/賣個人戶口
即可獲高薪
- 有意請即查詢



有機會干犯
洗黑錢罪！

立即應徵



立即下載



最新防騙視伏App
自動「偵伏」舉報「騙局」



ADCC
Anti-Deception Coordination Centre
反詐騙協調中心

懷疑受騙
即打 **18222**
www.adcc.gov.hk



投資騙案三步曲



1 白撞

- 透過社交媒體「白撞」或「搭訕」，做朋友
- 自稱有投資內幕貼士



2 叫你裝「App」

- 繼而介紹投資平台，叫你安裝「投資平台」App (裝假「App」)



3 呃你錢

- 當你信以為真，過數俾騙徒戶口
- 直至無法提取回報才驚覺受騙

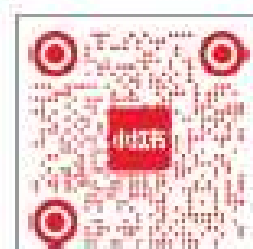


網頁



反詐騙協調中心

小紅書



反詐騙協調中心

提防假冒官員電話騙案



唔
好
中
計

有懷疑即打

防騙易熱線



18222

www.adcc.gov.hk



你犯咗法
交保證金以證清白



提防電話騙案

“爸！我俾警察拉咗！
快啲俾錢保釋我！”

.....佢真係你個仔？

ADCC
Anti-Deception Coordination Centre
反詐騙協調中心

關注長者

有懷疑即打

防騙易熱線



18222

www.adcc.gov.hk

小红书



每13分鐘・一宗騙案

每日損失・\$2,500萬

升級版

防騙視伏App

立即
下載



自動偵伏

舉報騙局

一站式詐騙陷阱搜尋器

網址、電郵、電話、平台帳戶、收款賬戶等

疑似遇到詐騙？用「防騙視伏APP」check吓啦！



可疑來電警示

開啟



可疑來電警示

開啟



可疑網站偵測

開啟



公眾舉報平台

已登記



公眾舉報平台

已登記



可疑網站偵測

開啟



守網者

防騙易熱線

18222



CyberDefender.hk





Scameter+



**Download /
Update Now**

CyberDefender.hk

Anti-Scam
Helpline **18222**

3 New Functions Auto-Detect • Report Scem



Call Alert



**Website
Detection**

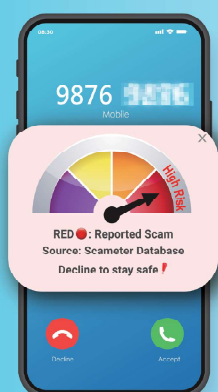


**Public
Reporting
Platform**

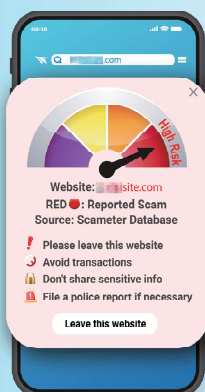
**Issue scam call alert
automatically**

**Issue scam website alert
automatically**

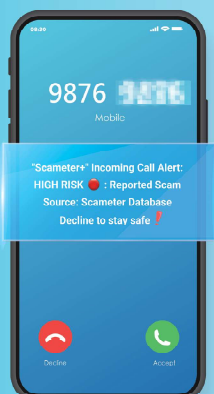
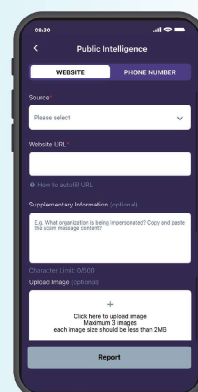
**Public reporting platform
for scam intelligence**



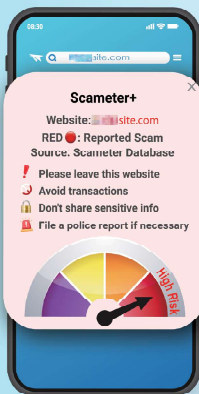
**Android
&
HarmonyOS**



**Android
&
HarmonyOS**



iOS



iOS



Upgraded
version

Scameter+ Easy Digest

Download Now

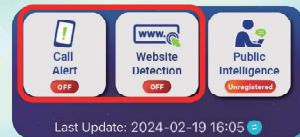


Allow the "Notification" permission

"Scameter+" Would Like to Send You Notifications
Notifications may include alerts, sounds and icon badges. These can be configured in Settings.

Don't Allow Allow

Allow relevant app permissions



Enable permission only to compare calls and websites with fraudulent information. Personal data will not be stored or sent outside the phone.

1

Call Alert

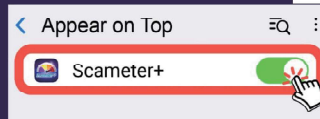
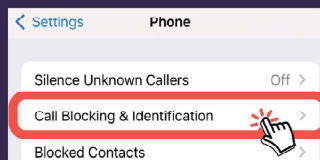
How to allow relevant app permissions?

- ✓ Auto Identification
- ✓ Auto Update
- ✓ Non-intrusive

FAQ

Enable

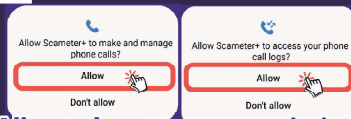
How to enable?



iOS



Android & HarmonyOS



Allow relevant app permissions



Website Detection

How to allow relevant app permissions?



- ✓ Auto Identification
- ✓ Auto Update
- ✓ Non-intrusive

Learn more

Enable

How to enable?

"Scameter+" Would Like to Add VPN Configurations

Allow Don't Allow

iOS

Enter passcode to add VPN configurations

Android & HarmonyOS

No password required

3

Public Intelligence

How to report?

Verify Your Phone Number

Phone Number

+852 9876 5432

SMS Verification Code

Get Verification Code

Verify Your Phone Number

Phone Number

+852 9876 5432

SMS Verification Code

1234

☒ I have read and agree to the [Terms and Conditions](#) and [Privacy Policy](#).

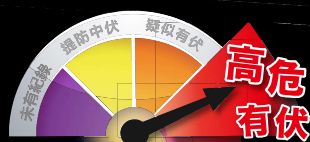
☒ I have read and agree to the [Terms and Conditions](#) and [Privacy Policy](#).



Follow the instructions to enter information

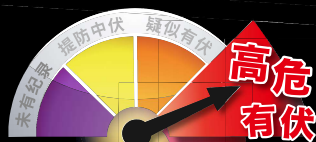


防騙視伏App



防騙視伏器
一站式詐騙陷阱搜尋器

防騙視伏App



防騙視伏器
一站式詐騙陷阱搜尋器

Scameter+



Scameter
One-stop scam and
pitfall search engine

未有紀錄 提防中伏 疑似有伏 高危有伏
防騙視伏器
一站式詐騙陷阱搜尋器



未有紀錄 提防中伏 疑似有伏 高危有伏
防騙視伏器
一站式詐騙陷阱搜尋器



No record Potential risk Possible Risk
Scameter
One-stop scam and pitfall search engine



借賣戶口中圈套 助洗黑錢毀前途

我咩都唔知㗎，
淨係借咗個戶口畀佢



HONG KONG MONETARY AUTHORITY
香港金融管理局

SCAN 掃
ME! 我



ADCC
Anti-Deception Coordination Centre
反詐騙協調中心

懷疑受騙
即打 18222
www.adcc.gov.hk



唔信? 你就輸一世
嚇服來電? 即 CUT 線!

定啲㗎! 三唔識七咪俾佢嚇窒!

俾錢先可以
取消訂單

狗捕令

自動扣費

提供銀行
帳戶資料

保障到期

客服騙案三步曲

1

陌生來電



- 收到陌生來電/短訊
- 對方聲稱為繳費平台客服、電訊公司或其他機構職員

2

涉及不明交易



- 被轉駁至假銀行職員
- 被告知已涉及不明交易，例如：
訂購手機、
保障服務、
VIP會員等
- 如果要取消服務，需要交出銀行資料
- 騙徒假意取消服務、要求事主轉賬去指定戶口，「避開被扣錢」
- 亦會要求事主進入「不明網址」、或連結「網上服務」，繼而指示事主轉賬

3

要求轉賬或交出銀行戶口密碼



- 被要求直接網上轉賬作為「保證金」或「審查」
- 被要求開設新銀行帳戶繼續轉賬
- 受害人被轉走戶口內所有存款

贊助機構：



香港中資銀行業協會
Chinese Banking Association
of Hong Kong

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唔信? 你就輸一世
投資群組? 咪亂入!

咪就係一群人呃你一個人!



低風險
高回報

獨家貼士

有錢齊齊搵

最少賺N倍



投資騙案三步曲

1

白撞



+852 [redacted]



- 透過**社交媒體「白撞」**或「搭訕」，做朋友
- 自稱有投資**內幕貼士**

2

叫你裝
「App」



- 繼而介紹投資平台，叫你**安裝「投資平台」App**（裝假「App」）

3

呃你錢



- 當你信以為真，過數俾**騙徒戶口**
- 直至要**提取回報**才驚覺**受騙**

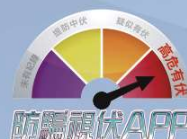
贊助機構：



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唔信? 你就輸一世
網購優惠? 咪過數!
Check真啲先! 唔好蝕呀!

內部門票



熱賣單品

一票難求



全網最平

限時優惠

網購騙案三步曲

1

低於市價
吸引買家

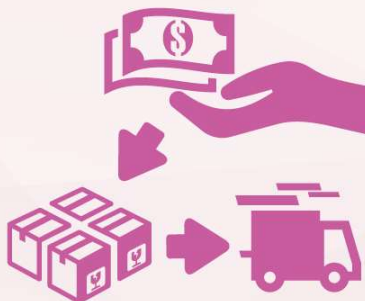
BIG SALE



- 騙徒在社交平台或二手買賣網站貼文或開設專頁出售商品
- 而商品的價錢一般比市價低，或以特別優惠、限購、外地代購等字眼吸引買家

2

先付款
後送貨



- 騙徒要求買家透過銀行轉賬、轉數快或儲值支付工具先付款，之後賣家才會送貨

3

賣家失聯



- 受害人付款後，賣家便會失聯

贊助機構：



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留意可疑帳號警示



轉數時 要醒啲

警示已全面覆蓋 **轉數快、
自動櫃員機 及
其他網上銀行轉賬**

提示！ 冇警示，
都唔等於一定安全㗎！

G.E.M.
鄧紫棋



CyberDefender.hk

立即了解

