

October 2026

**Notice of stay alert against scams involving
ATM card binding to contactless mobile
payment services**

Recently, fraudsters have been impersonating merchants or organizations via phishing messages or phone calls under pretexts like goods compensation, luring victims to click on fraudulent hyperlinks for entering their ATM card details, including the card number, card security code, ATM PIN. The fraudsters further convince the victims to disclose the SMS OTPs (one-time passwords) to bind such card to a mobile device controlled by the fraudsters for conducting unauthorized transactions.

To protect customers from digital scams and unauthorized use of ATM card, Nanyang Commercial Bank, Limited ("NCB") would like to remind its customers the following anti-fraud tips:

- NCB will never ask for your sensitive personal information (including login passwords or authentication factors, such as one-time passwords, one-time "security code" generated from "Mobile Token" or "Security Device", etc.) through phone call, SMS or email;
- Never click on suspicious hyperlinks embedded in messages or emails from unknown sources;
- Never disclose sensitive personal information to anyone, such as ATM card information and passwords, login passwords, one-time passwords, etc.;
- Read all messages and notifications from NCB carefully, reject any card-binding requests that you have not initiated, including any requests received through Mobile Banking application.



If you have disclosed or suspect that you may have disclosed your personal details to any suspicious third-party, please immediately contact our Customer Service Hotline at (852) 2616 6628, and report to the Hong Kong Police Force (or request the assistance through contacting the 24-hour enquiry hotline of "Anti-Scam Helpline 18222" from the Anti-Deception Coordination Centre, Hong Kong Police Force).

Nanyang Commercial Bank, Limited