

Anti-Scam Consumer Protection Charter 2.0

《保障消費者防詐騙約章 2.0》

Riding on earlier effort in combatting credit card scams and other digital frauds, the Hong Kong Monetary Authority and the Hong Kong Association of Banks jointly launch the Anti-Scam Consumer Protection Charter 2.0 (the Charter 2.0). Under the Charter 2.0, financial institutions and merchant institutions (collectively referred to as “Participating Institutions”) cooperate to help the public safeguard their bank, credit card, investment, insurance and mandatory provident fund (MPF) account and other key personal information, and combat against scams and frauds. Participating Institutions span across different sectors, covering banking, insurance, MPF and securities and futures industries, food and beverage, logistics, transport, travel, retail, etc. The Charter 2.0 is fully supported by the Airport Authority, the Consumer Council, the Hong Kong Police Force, the Insurance Authority, the Mandatory Provident Fund Schemes Authority, the Securities and Futures Commission and the Travel Industry Authority (in alphabetical order).

香港金融管理局及香港銀行公會繼早前推出防範信用卡騙案和其他數碼詐騙的工作，現攜手推出《保障消費者防詐騙約章 2.0》（《約章 2.0》）。參與《約章 2.0》的金融機構和商戶（統稱「參與機構」）攜手合作協助公眾保護其銀行、信用卡、投資、保險及強制性公積金（強積金）帳戶及其他重要個人資料和防範相關騙案。參與機構涵蓋不同行業，包括銀行、保險、強積金及證券及期貨業界、餐飲、物流、運輸、旅遊、零售等。《約章 2.0》獲得機場管理局、消費者委員會、香港警務處、保險業監管局、強制性公積金計劃管理局、證券及期貨事務監察委員會和旅遊業監管局（按英文字母順序排列）的全力支持。

The Charter 2.0 features four key principles to assist the public to guard against credit card scams and other digital frauds, in particular phishing messages purportedly to be sent by financial institutions and merchant institutions, and to enhance the ability of the public to avoid falling prey to these scams.

《約章 2.0》列出四項主要原則，協助公眾防範信用卡騙案及其他數碼詐騙，尤其針對偽冒金融機構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 2.0 Principles 《約章 2.0》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 bank, credit card, investment, insurance and MPF account or other key personal information online, unless arising from requests by the customers.

參與機構不會透過任何即時電子訊息（如手機短訊、WhatsApp、微信等）向客戶發送超連結於線上索取客戶的銀行、信用卡、投資、保險及強積金帳戶或其他重要個人資料，按客戶要求除外。

2. Participating Institutions will work together in raising public awareness of credit card scams and other digital frauds. This will include sending through their suitable channels (such as corporate websites, mobile apps, etc), publicity and promotional material, a key message of “Beware of scams! Do not provide bank, credit card, investment, insurance and MPF account or other key personal information via hyperlinks embedded in suspicious messages purported to be coming from our institution!” to their customers and the public to facilitate awareness of such scams and frauds.

參與機構會攜手合作提高公眾對信用卡騙案及其他數碼詐騙的關注，包括透過合適渠道（例如官方網站、流動應用程式等）、宣傳及推廣材料，向客戶和公眾傳遞「提防騙案！切勿輕信聲稱由本機構發出的可疑訊息中附有的超連結，提供客戶的銀行、信用卡、投資、保險及強積金帳戶或其他重要個人資料！」的訊息，以加強公眾的防騙意識。

3. Participating Institutions will provide contact information on their suitable channels (such as corporate websites, mobile apps, etc) for customers to make enquiries (e.g. on verifying the identities of the message senders or authenticity of the messages).

參與機構會於合適渠道（例如官方網站、流動應用程式等）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 2.0 so that they will be able to handle customer enquiries and convey 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 2.0》提供培訓，以處理客戶的查詢，並傳遞防詐騙的教育訊息。

The full list of Participating Institutions is in the Annex.

參與機構的完整名單載於附件。