

ANTI-FRAUD ADVICE

OUR AIM

At The Bank of East Asia, UK Branch (“BEAUK”), we are committed to ensuring every customer experience is positive and we strive to perform to the best of our ability to deliver the best products and services possible. One area that we want to ensure our customers are aware of, and provided with help and guidance is the area of **fraud prevention**. Fraudsters will attempt to appear legitimate, so we encourage all of our customers to remain cautious and report any issue that causes them concern. There are some practises we can and should use, to reduce the risk of becoming a victim of fraud.

BEAUK will NEVER ask you to:

- Share your account details with us, such as Cyberbanking number, password and PIN.
- Move money to any so-called secure, safe or holding account.
- Transfer funds to a new sort code and account number.

If you think you have been targeted, call us straight away on 020 7734 3434.

POPULAR TYPES OF SCAMS

Fraudsters can contact you in a variety of ways. This can include emails, text messages or phone calls. Listed below are a sample of popular scams.

Online Scams:

Shopping online is a useful tool and a great way for you to save money. However, some deals and websites are actually scams designed to steal your money. Only use known and verified websites to purchase goods and services. Never click on links in text messages or emails from unknown sources.

Scam Calls:

A scam call occurs when a fraudster calls you and pretends to be someone who works for a bank, the police, a government agency or a legitimate business. If you are not sure who you are talking to on the phone, hang up immediately. You may be talking to a fraudster.

Scam Message:

Fraudsters can and do send emails and text messages to you to gain access to your banking details and money. They may ask you to click on a link to sign in, or to complete an application form. They also use attachments to try to put a computer virus on to your device.

We will never message you by any means to tell you to move money to another account or ask for your banking details.

AUTHORISED PUSH PAYMENT FRAUD

Fraudsters can and do send out requests to you and try to request for a payment which looks to be from a legitimate organisation or person. This can sometimes be in the form of your utility bills. You should always: CHECK, CHALLENGE, and REPORT!

If you receive any unexpected request to change or update payment details for a regular supplier, it may be a warning sign of fraud. Always check directly with the supplier concerned.

You can stay safe by following these fraud prevention methods:

- Links in emails and text messages from family and friends are probably safe to click on, but **never click on any link or open attachments in emails or texts that you were not expecting or from an unknown source.**
- Go direct to the company's websites, typing their web address into the search bar. This will prevent fraudsters from directing you to a website they have either created or taken over with the intention of defrauding people.
- If you receive an offer or deal that is too good to be true, chances are it is a scam!
- Check that it is genuine – **call the sender on a trusted number**, not one from a newly received email or invoice.
- Contact BEAUK if you suspect the request is fraudulent.
- Click with care – If you are unsure or suspicious, **do not reply and do not click on a link or attachment.**
- Look for spelling mistakes – Check for poor spelling or grammar.
- Take your time – Do not rush to reply. Scams use warnings, threats of fraud or problems with your account to get you to act quickly and without thinking and checking.
- **Check before you pay** – Confirm account details using a number you trust, not one from an email or invoice.
- Protect your card details and PIN numbers. **Never give out complete passwords** that you may have set up with institutions. You will only ever be asked for random characters from such passwords.

What to do if you believe you are a victim of fraud?

- Contact your local police department
- Report the incident to Action Fraud (see the first website below)
- Contact BEAUK or visit any of our branches for more information and assistance.
Customer Service Hotline: +44 (0)20 7734 3434, Monday to Friday 9:00am – 5:00pm;
Email: info@hkbea.co.uk

Helpful websites:

<https://www.actionfraud.police.uk/>

<https://www.takefive-stopfraud.org.uk/>

<https://www.fca.org.uk/consumers/report-scam-us>

Authorised and regulated by the Hong Kong Monetary Authority. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service. Financial Services Register number: 204628.