

Attachment:

1、Anti-Fraud Tips

✓ DO

◆ Access Internet Banking services only through official channels.

Enter www.ncb.com.hk in your browser's address bar or access Internet Banking through Mobile Banking.

◆ The caller's identity is suspicious; verify it proactively.

Upon receiving a call claiming to represent the Bank, if you have any doubts, immediately hang up and contact the NCB 24-hour security hotline (852) 2616 6628 (press "9") to verify the caller's identity.

◆ Suspicious information: verify before handling.

Upon receiving an email or SMS claiming to be from the Bank, please first call the security hotline or visit a branch in person to verify its authenticity before taking any action.

◆ Take immediate action upon discovering data leakage.

If you suspect your personal information has been leaked, immediately call the security hotline or visit the branch in person, and report the incident to the Hong Kong police.

◆ **Cooperate fully and respond promptly to safeguard your account and asset security.**

To protect your interests, bank staff will notify you immediately and contact you to verify transaction details or provide fraud prevention guidance when we suspect that you may have been targeted by fraudsters. In exceptional circumstances, and with your prior consent, we will assist you in contacting a trusted person (such as a family member or friend) to handle the matter together and help safeguard your account and assets.

✗ **DON'T**

◆ **Never disclose sensitive information to anyone.**

The Bank will not request you to provide any sensitive information—such as login passwords, one-time passwords, security codes, transaction confirmation codes, or CVV numbers on card backs—via phone, email, or SMS.

◆ **Never trust messages claiming "account anomaly/frozen".**

The Bank will not notify you via pre-recorded voice messages, email, or SMS about any account or card abnormalities or freezes, nor request you to provide personal information.

◆ **One should never determine someone's identity based solely on superficial information.**

Do not rely solely on call ID, email address, website, or SMS content to identify the caller or sender.

◆ **Never click on unknown hyperlinks or QR codes.**

The Bank does not use SMS or email links or QR codes to direct you to Internet Banking services or for transactions.

❗ **Important Contact Information**

◆ **NCB 24-Hour Security Hotline**

(852) 2616 6628 (After selecting the language, press "9").