

# Anti-Scam Consumer Protection Charter

## 2.0

The following is issued on behalf of the Hong Kong Monetary Authority:

Following the launch of the Anti-Scam Consumer Protection Charter last year, the Hong Kong Monetary Authority (HKMA) announced today (April 10), in collaboration with the Hong Kong Association of Banks (HKAB), the launch of the Anti-Scam Consumer Protection Charter 2.0 (the Charter 2.0). With the participation of more institutions and merchants, the expanded coverage of the Charter will further assist the public in guarding against credit card scams and other digital frauds.

Over 230 financial institutions and merchant institutions participate in the Charter 2.0 (see Annex 1), covering different aspects of the public's daily lives, including banking, insurance, mandatory provident fund (MPF), securities and futures industries, food and beverage, logistics, transport, travel, and retail sectors (see Annex 2). The Charter 2.0 has received full support from 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.

The Charter 2.0 focuses on four key principles to assist the public in identifying credit card scams and other digital frauds as well as guarding against phishing messages purportedly to be sent by financial institutions and merchant institutions. Participating institutions commit not to send any instant electronic messages to customers with embedded hyperlinks to acquire bank, credit card, investment, insurance and MPF account or other key personal information online, and to convey anti-scam education messages.

The Chief Executive of the HKMA, Mr Eddie Yue, said, "We are very pleased that the Anti-Scam Consumer Protection Charter launched last year received support and positive feedback from the community. This year, we have taken another step in launching the Charter 2.0 and inviting more financial institutions and merchants from various sectors to participate, enhancing the strength and effectiveness of public protection through concerted efforts. As the Charter expands to cover a wider range of aspects of people's daily lives, we hope to enhance the public's ability to guard against scams through a multi-pronged approach in conjunction with various anti-scam measures of the HKMA."

During the event, Deputy Chief Executive of the HKMA, Mr Arthur Yuen, along with representatives of the HKAB and supporting organisations, shared the latest landscape of scam activities and the measures implemented by institutions to prevent scams, reflecting the efforts of various sectors in tackling the modus operandi of scams to protect the public from falling prey to them. The HKMA once again reminds the public not to click on links

indiscriminately, and to exercise caution when handling any suspicious links.