

Mindful of Credit Card Traps against Cyber Fraud



Seasonal festivals are known to bring in abundant selections of gifts together with alluring shopping discounts. In recent years, these special offers have been largely bundled up with promotional tactics, such as lucky draws, boosted discounts via credit card payment, registration of some designated apps. Impersonating some of these official channels, fraudsters would then lure customers and conduct identity and monetary theft. If we stay alert to these during shopping, not only can we protect our property but also enjoy the festive vibe.

Tips on Credit Card Transaction

1 Do not make transactions on unverified shopping websites



Although many shopping discounts pour in during seasonal sales, there are fake websites lurking in between. Customers should stay alert to website spoofing and verify the website a reliable one before making transactions.

2 Do not disclose your one-time password (OTP) to any third party



Most e-transactions nowadays like those of credit cards would require customers to input OTP before transferring the amount. Customers should therefore remain wary when providing one.

3 Do not disclose your personal information to any suspicious lucky draw notification



- When receiving unidentified email or SMS notifying you are the winner of a lucky draw, customers should stay alert to phishing messages and verify the information before clicking on any links or providing personal data.
- When receiving messages or invitations from an acquaintance to a lucky draw asking you to provide personal information, customers should be careful of identity theft and check on your acquaintance in personal.
- When joining a lucky draw event, customers should avoid leaving too much personal information, such as credit card or account numbers.

4 Do not use jailbroken electronic devices for login or online payment



Jailbroken electronic devices are exposed to high digital threats, so it is suggested that customers should avoid using such devices for login or online payment.

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