



## [外籍人士 风险提示]

### 外籍人士在华防骗指南：识别常见骗局，守护财产安全

随着越来越多的外籍人士来到中国工作、生活和创业，诈骗已成为一个不容忽视的风险。由于语言障碍、文化差异以及对本地环境不熟悉，外籍群体更容易成为诈骗目标。了解当前常见的诈骗手法并掌握基本防范措施，对保障自身安全至关重要。

#### 常见诈骗类型及防范建议

##### 假冒官方机构诈骗

诈骗者冒充公安、税务局等政府部门，通过电话或短信通知“涉嫌犯罪”或“欠缴税款”，要求支付“罚款”或“保释金”。

##### 防范提示：

任何政府机构都不会要求向个人账户转账。

务必通过官方公开电话或网站核实信息真伪。

##### 冒充银行或金融诈骗

骗子伪装成银行或金融机构员工，以“账户存在风险”为由索要银行卡号、密码或验证码。

##### 防范提示：

银行或金融机构不会主动索要账户密码或验证码。

开启双重认证，直接联系相关金融机构官方客服确认。

##### 招聘诈骗

虚假招聘信息以“培训费”“保证金”或“设备费”为名要求付款。

##### 防范提示：

核实企业资质及办公地址，警惕预付费要求。

通过正规招聘平台求职。

##### 网络购物诈骗

通过虚假电商平台或低价商品广告骗取钱财或个人信息。

##### 防范提示：

选择淘宝、京东等正规平台，查看卖家信誉。

警惕价格过低的商品，尤其是高价物品。

### 投资诈骗

通过电话或社交媒体推销“高回报、低风险”的投资骗局。

#### 防范提示：

勿信陌生投资推荐，尤其是承诺高额收益的。  
咨询专业机构后再做投资决定。

### 亲情诈骗

冒充亲友声称遇到紧急情况要求汇款。

#### 防范提示：

通过视频、电话等多渠道核实对方身份。  
保持冷静，勿因紧急情绪直接转账。

### 日常防护建议

- 提高警惕：不轻信陌生来电、短信或链接。
- 核实信息：通过官方渠道验证任何索款或要求。
- 加强网络安全：使用复杂密码并开启双重认证。
- 加入外籍社群：交流经验，了解常见骗局。
- 拒绝“免费午餐”：警惕低价诱惑与高回报承诺。
- 保持法律意识：了解消费者权益，受骗后及时报警。

在中国生活期间，保持警觉、理性判断，并善用社会资源与支持网络，可有效避免诈骗风险，保障人身与财产安全。

### 英文版

#### 【HSBC Life Insurance 2025 Financial Education Month】

#### Anti-fraud Guide for Foreigners in China: Identifying Common Scams, Safeguarding Your Property

As more and more foreigners come to China to work, live, and start business, fraud has become an unignorable financial risk.

Due to language barriers, cultural differences, and unfamiliarity with the local environment, the foreign community is more vulnerable to fraud than local citizens in China. Understanding common fraud methods and mastering basic preventive measures are crucial for protecting personal safety.

#### I. Common Types of Fraud and Preventions

##### Impersonating Official Institutions Fraud

Fraudsters impersonate government departments such as public security and tax bureaus, notifying through phone calls or text messages about "suspected crimes" or "tax arrears," demanding payment of "fines" or "bail."

##### Prevention Guide:

No government agency will request money transfers to personal accounts.

Always verify information authenticity through official public telephone numbers or websites.

##### Fraudulent Impersonation of Banks or Financial Institutions

Scammers pretend to be employees of banks or financial institutions and ask for bank card numbers, passwords, or verification codes on the grounds of "account risks".

##### Prevention Guide:

Banks or financial institutions will not actively ask for account passwords or verification codes.

Enable two-factor authentication and directly contact the official customer service of the relevant financial institution for confirmation.

##### Recruitment Fraud

False recruitment information requires payment in the name of "training fees", "deposit", or "equipment

fees”.

**Prevention Guide:**

Verify the company’s qualifications and office address, and be vigilant about prepaid fee requirements. Look for jobs through legitimate recruitment platforms.

**Online Shopping Fraud**

Scammers defraud money or personal information through fake e-commerce platforms or advertisements for low – priced goods.

**Prevention Guide:**

Choose legitimate platforms like Taobao and JD.com and check the seller’s reputation. Be alert to goods with extremely low prices, especially high-value items.

**Investment Fraud**

Scammers promote investment scams with “high returns and low risks” via phone calls or social media.

**Prevention Guide:**

Do not believe unfamiliar investment recommendations, especially those promising high returns. Consult professional institutions before making investment decisions.

**Close-relationship Fraud**

Scammers impersonate relatives or friends, claiming there are emergencies and asking for money transfers.

**Prevention Guide:**

Verify the other party’s identity through multiple channels such as video and phone calls. Stay calm and do not transfer money directly due to emergency or in urgent emotion.

**II. Daily Prevention Tips to Financial Frauds:**

- Be vigilant: Do not trust unfamiliar calls, text messages or links easily.
- Verify information: Confirm any requests for money or other requirements through official channels.
- Strengthen network security: Use complex passwords and enable two – factor authentication.
- Join expatriate communities: Exchange experiences and learn about common scams.
- Reject “free lunch”: Be wary of low – price temptations and high-return promises.
- Maintain legal awareness: Know your consumer rights and report to the police in a timely manner if you are cheated.

During your stay in China, stay alert, make rational judgments, and make good use of social resources and support networks. This can effectively avoid the risk of fraud and safeguard your personal and property safety.