

Anti-Scam Consumer Protection Charter 3.0

《保障消費者防詐騙約章 3.0》

Building on earlier efforts in combatting digital frauds and scams, the Hong Kong Monetary Authority, the Securities and Futures Commission, the Insurance Authority and the Mandatory Provident Fund Schemes Authority (collectively referred to as “Financial Regulators”) have jointly launched the Anti-Scam Consumer Protection Charter 3.0 (“Charter 3.0”), with participation from a collection of technology firms and telecommunications firms (collectively referred to as “Participating Institutions”). The Charter 3.0 is fully supported by the Consumer Council, the Hong Kong Association of Banks, the Hong Kong Police Force, and the Office of the Communications Authority (in alphabetical order).

香港金融管理局、證券及期貨事務監察委員會、保險業監管局，以及強制性公積金計劃管理局（統稱「金融監管機構」）在打擊數碼詐騙及欺詐的工作上再接再厲，攜手推出《保障消費者防詐騙約章 3.0》（《約章 3.0》）。

《約章 3.0》獲得一眾科技公司與電訊公司（統稱「參與機構」）參與，以及消費者委員會、香港銀行公會、香港警務處與通訊事務管理局辦公室的全力支持（按英文字母順序排列）。

The Charters 1.0 and 2.0, launched in 2023 and 2024 respectively, have helped the public in guarding against credit card scams and other digital frauds. The Charter 3.0 marks a significant step forward in establishing collaboration among technology firms, telecommunications firms and the Financial Regulators in combatting financial frauds and scams targeting the Hong Kong public.

《約章 1.0》及《約章 2.0》分別於 2023 年及 2024 年推出，協助公眾防範信用卡騙案及其他數碼詐騙。《約章 3.0》標誌着科技公司、電訊公司和金融監管機構在合作打擊針對香港公眾的金融詐騙及欺詐方面邁出重要的一步。

The Charter 3.0 features six key principles, focusing on the reporting of suspected financial frauds and scams, checking of advertisers, internal monitoring processes, enforcement of terms of service and collaboration on public education and awareness.

《約章 3.0》就舉報可疑的金融詐騙及欺詐、檢查廣告商、內部監察程序、切實執行服務條款及合作推動公眾教育方面列出六項主要原則。

Charter 3.0 Principles

《約章 3.0》原則

1. **Reporting Functions for Users.** Participating Institutions will allow users to file reports related to suspected financial frauds and scams, and will endeavour to address them in a reasonable manner, once found to be in violation of the Participating Institutions' policies.
提供用戶舉報功能——參與機構將提供舉報功能，讓用戶就可疑的金融詐騙及欺詐提出舉報，並會在發現違反其機構政策時作適當處理。
2. **Reporting Channels for Financial Regulators.** Participating Institutions will provide a direct and efficient process for the Financial Regulators to report suspected financial frauds and scams, and to follow up on such reports.
供金融監管機構使用的舉報渠道——參與機構將提供直接高效的程序，供金融監管機構舉報可疑的金融詐騙及欺詐，及跟進有關舉報。
3. **Checking of Advertisers.** Participating Institutions will adopt a risk-based approach to facilitate verification, applying measures that are necessary and proportionate.
檢查廣告商——參與機構將採取風險為本的方針，推動必要及適度的核實措施。
4. **Internal Monitoring Processes.** Participating Institutions will put in place and update from time to time internal rules, policies, processes, and tools to monitor advertisements and content that promote financial products or services on their platforms, with a view to creating a safe online environment for users.
內部監察程序——參與機構將施行及適時更新內部規則、政策、程序及工具，以監察其平台上的金融產品或服務的廣告及內容，以便向用戶提供安全的網上環境。
5. **Enforcement of Terms of Service.** Participating Institutions will enforce their own terms of service by detecting and removing financial scam advertisement or content that violate their platform policies.
切實執行服務條款——參與機構將偵測及移除違反其平台政策的金融詐騙廣告或內容，執行其服務條款。
6. **Collaboration on Public Awareness.** Participating Institutions will work together with the Financial Regulators and the financial industry on raising public awareness about frauds and scams and promoting cybersecurity. This will include Participating Institutions' collaboration with the Financial Regulators, financial institutions or other agencies where appropriate, to launch anti-deception promotional campaigns to educate the Hong Kong public.
合作提高公眾防騙意識——參與機構將與金融監管機構及金融業界合作，提高公眾對詐騙及欺詐的意識，促進網絡安全，包括與金融監管機構、金融機構或其他機構合作，推出反詐騙宣傳活動以教育香港公眾。

Each Participating Institution will implement the actions that apply to it, based on its unique business models. The commitments and actions in this Charter are voluntary and non-legally binding, and are intended to be applied on a proportionate basis as appropriate.

每個參與機構將根據其商業模式實施合適的行動。本約章中的承諾和行動是自願的，並不具法律約束力，及旨在合適地適度實施。

Participating Institutions (in alphabetical order)

參與機構（按英文字母順序）

Technology firms 科技公司

- Douyin 抖音
- Google
- Meta
- Microsoft
- WeChat
- Weibo
- Xiaohongshu 小紅書

Telecommunications firms 電訊公司

- China Mobile Hong Kong Co. Ltd. 中國移動香港有限公司
- China Unicom (Hong Kong) Operations Limited 中國聯通（香港）運營有限公司
- HGC Global Communications Limited 環球全域電訊有限公司
- HKT Limited 香港電訊有限公司
- Hutchison Telecommunications (Hong Kong) Limited 和記電訊（香港）有限公司
- SmarTone Mobile Communications Limited 數碼通電訊有限公司