

Internet Banking

Keeping your money safe



www.hkab.org.hk

You, your computer and the internet

Practical Tips

Millions of people are now taking advantage of internet banking and the convenience of being able to control their finances at any time, anywhere. Most banking and investment services are available online — all you need to do before you logon is take a few simple precautions.

▶ 1. You

- 🔒 Be alert – only open e-mails or attachments from known sources. Only download software from trusted sources.
- 🔒 Do not disclose your personal information online (e.g. HKID, address, bank account/credit card number) unless the site is both **secure** and reputable.
- 🔒 Check the website's privacy policy statement and statement on security safeguards before providing personal data to the website.
- 🔒 **SpooF websites** – always verify the domain name displayed on your browser's website address line, or access websites through your browser's bookmarks.
- 🔒 Change your online passwords regularly.

▶ 2. Your computer


- 🔒 Take personal responsibility for protecting your computer – limit the number of people who can use it and set your own password for your computer if it has this facility.
- 🔒 Install **personal firewall software** and **anti-virus software** and regularly download updates to **anti-virus software**.


▶ 3. The internet


- 🔒 Always disconnect from the internet when not using it.
- 🔒 Do not conduct transactions online unless the website is both **secure** and reputable.


▶ 4. Internet banking

- 🔒 Select personal identifiers (e.g. user ID/ password) that are easy to remember but difficult to guess – do not use your birthday, telephone number or common names (such as girls' or boys' names and cartoon characters' names).
- 🔒 Do not disclose your password to anyone (including bank staff and the Police) and avoid recording it in your diary or computer.
- 🔒 Do not use your internet banking user ID or password for other online services (e.g. e-mail, internet access).

 Review and follow the security tips published by your bank.

 Never access your internet banking website from a public computer (e.g. cybercafé) or through hyperlinks embedded in e-mails.

 Check your bank balance and transactions regularly – with internet banking you can do this any time 24 hours a day. You should notify your bank immediately if you discover any errors or unauthorised transactions.

 When a website claiming to be a bank looks suspicious to you, contact the Hong Kong Monetary Authority or the Police.

Banks and the Police will never ask you for your password. If you receive such a request, contact your bank immediately.

Personal firewall software and **Anti-virus software** – help block hackers and viruses from getting into your computer. Anti-virus software needs to be updated regularly to detect new viruses. Products available vary in features, support and price (certain products offer a free version for home use but with less features and support). More information can be obtained from vendors and the internet.

Secure websites – sometimes a tiny padlock or key icon will appear at the bottom of your browser. This indicates that the information you transmit to the website will be encrypted.

SpooF websites – a fake website which looks genuine by using similar graphics and domain name to those of the legitimate website. Double click the tiny padlock or key icon shown on your browser to check the digital certificate of the website. The certificate should be issued to the genuine domain name/organisation and have a valid date.

Enquiries

For any enquiries about internet banking, please contact your account-holding bank.

Useful links

- Information Technology Services Department:
www.infosec.gov.hk/english/general/protect/index.htm
- Hong Kong Police Force:
www.info.gov.hk/police/hkp-home/english/tcd/tcd.htm
- Hong Kong Monetary Authority:
www.hkma.gov.hk
- Consumer Council:
www.consumer.org.hk

Issued by the Hong Kong Association of Banks and endorsed by the Consumer Council, the Hong Kong Monetary Authority and the Hong Kong Police Force.

