

Hong Kong Police's Anti-Deception Coordination Centre 香港警方反詐騙協調中心

Interviewed by : Dr. Hubert Chan

採訪者：陳重義博士



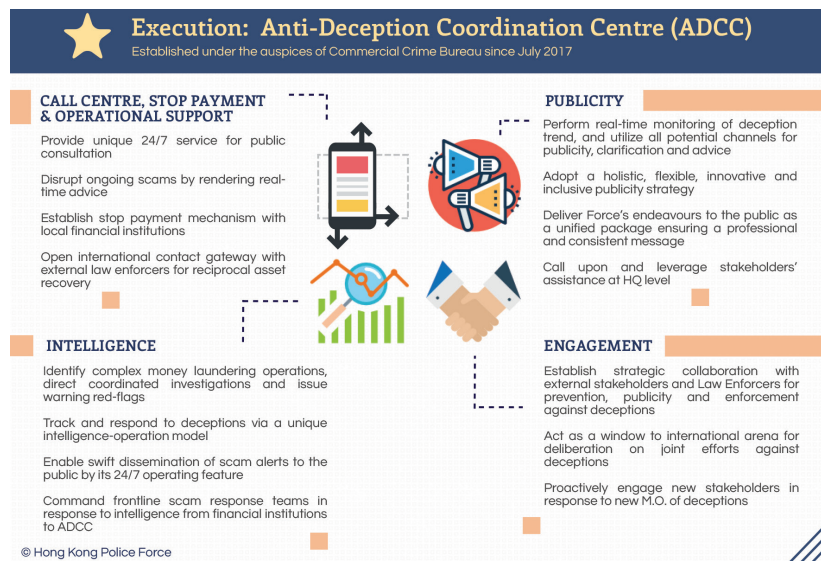
Mr. Andy Chan, Mr. George Chan, and Ms. Yonny Yeung
Superintendent (left),
Senior Inspectors (middle and right)
Hong Kong Police Force

陳天柱先生，陳國偉先生，楊蓉小姐
警司（左）、高級督察（中、右）
香港警察

In 2016, there were 1,138 confirmed cases of telephone deception and a loss of HKD221 million. In 2017, there was a reduction in number of cases (991), but an increase in money lost (HKD229 million). These statistics go to show the damaging effects and prompts the need for prevention, detection, and enforcement against telephone deception. Yet, the numbers are likely still a conservative estimate because many victims may not have reported their cases because they are in fear of potential consequences, in case the alleged kidnapping or the alleged authority is real. To fight against telephone deception, the Hong Kong Police Force established the Anti-Deception Coordination Centre (ADCC) that is dedicated to all types of deceptions and frauds, including telephone deception. To encourage deception victims to seek early assistance from the Police, the ADCC provides a one-stop hotline service where victims can call (+852) 18222 for consultation on suspected deceptions without divulging their personal details. ADCC actively supports victims of deception: from advising the potential victim if the phone call

2016年，香港警方錄得1,138宗電話騙案，損失金額達2.21億港元。在2017年，電話騙案數目有所回落（991宗），但涉及損失金額卻飆升至（2.29億港元）。從數據中可知電話騙案之嚴重影響，因此必須有相應的預防、監察及打擊電話詐騙的措施。然而，這個數字只是保守估計，因為許多受害者可能沒有舉報案件，由於他們擔心所謂的綁架或執法部門可能是真的。為打擊電話騙案，香港警務處成立了反詐騙協調中心（ADCC），專責打擊各類型騙案包括電話騙案。為鼓勵騙案受害者及早尋求警方協助，ADCC提供一站式諮詢熱線服務（+852）18222，受害者可就懷疑騙案進行諮詢，而毋須透露其個人資料。ADCC積極為受害者提供支援：如對受害者提供如何應對電話騙案的意見，收集受害者提供的案件資料，還推動社會各界參與反詐騙宣傳及合作。

根據210章盜竊罪條例第16A條，如果電話騙徒被拘捕，可控以「欺詐罪」，最高刑罰為監禁14年。



is a scam, collating useful information provided by the victim, to engaging the community in anti-scam publicity and partnerships.

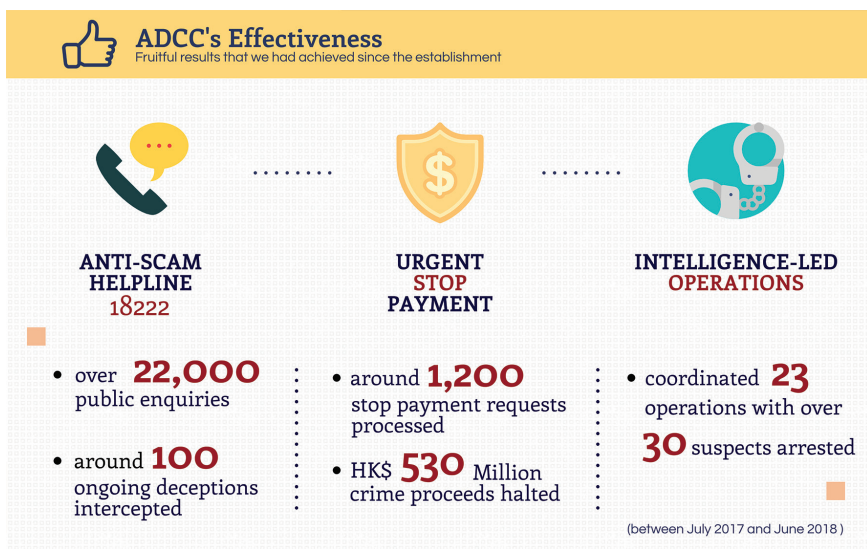
If the telephone scammer is caught, they can be charged with "Fraud", s.16A of Cap 210 Theft Ordinance with the maximum sentence of imprisonment for 14 years.

New Trends in Telephone Deception

Inspector Chan notes that telephone deception syndicates employ the same modus operandi (e.g. "detained son", "guess who", and "pretending officials") targeting several vulnerable sectors among the general population in Hong Kong. To maximize their chances of success, telephone scammers would prepare predictable dialogue to fit in the "special" profiles of those vulnerable groups before making the cold calls. To those non local citizens with conditional stay in Hong Kong (e.g. foreign students or workers who temporarily stay in Hong Kong), scammers pretend to be immigration officers or official authorities of their home countries and demand money to solve certain visa issues that, if not met,

電話詐騙的新趨向

陳高級督察指出，騙徒大多採用相同的電話騙案手法（例如：虛構綁架、猜猜我是誰、以及假冒官員）向幾類較易受騙的人士行騙。為了增加成功機會，騙徒會根據該類人士的「特殊」背景而準備好預設對白。對那些非本地居民（如：暫獲留港的外地留學生或工人），騙徒會假冒入境處或當地執法機關官員，要求他們付款來解決某些簽證問題，否則會被驅逐出境；長者方面，騙徒會以虛構綁架的藉口，向他們索取贖金；青少年方面，騙徒會冒充執法機關來獲取他們的個人資料。在某些情況下，騙徒甚至會使用不同手法去向同一家庭行騙。例如，騙徒首先會假裝執法機關，威脅青少年不能與家人聯絡，藉此隔離他們。隨後，騙徒會向其父母聲稱他們的子女已被綁架，並要求繳付贖金。電話騙案的騙徒分工明確，並在整個騙案過程中擔任不同的角色。也就是說，一組人可能負責打電話，另一組人負責收集受害者的個人資料，另一組人負責收取騙款。這使電話騙案變得更趨複雜和更難被警方發現。



might result in deportation. To the elderly, scammers may tell them that their children are kidnapped to extort ransom money. To the youth, scammers may impersonate an authority figure to demand personal details. In some cases, scammers would apply various modus operandi within the same family. For instance, the fraudsters feign authority and threaten the youth to isolate them by rejecting any contact with the family. Thereafter, the fraudster would declare the "kidnap" to the parents and ask for ransom. To increase the sophistication of the syndicate structure and to avoid police detection, telephone deception syndicates may be divided into different teams and each responsible for different roles throughout the deception. That is, a team may be in charge of calling, another team in charge of looking up the potential victims' personal information, and the third team in charge of collecting money.

以上描述了反詐騙協調中心自成立至2018年上半年的工作和成就。除了向市民提供意見外，中心亦會採取行動，阻止正在進行的詐騙活動。在必要時，中心會派員到現場向市民提供即時協助。曾有一個案，一名銀行職員得悉一位長者要求轉賬款項予聲稱被拘留的兒子後，職員致電到反詐騙協調中心求助。中心隨即調派警員到現場了解，最後證實是一宗騙案並成功阻勸受害人案。

與營辦商和其他執法機構合作

陳高級督察表示，警方一直尋求與營辦商建立更緊密的合作，這亦是作為他們履行企業社會責任的一部分。儘管部份業界龍頭公司已經在預防詐騙中採取多項措施（例如發送短訊向客戶

The above depicts the workload and achievement of the ADCC since its establishment until mid-2018. Apart from giving advices to the members of the public, the ADCC also takes action to intercept ongoing deceptions. If the situation so warranted, police officers will be dispatched onto the scene to offer imminent assistance. In one of the cases, a bank staff called up ADCC after learning an elderly requesting money transfer to save his son from being detained. ADCC thus sent an officer to meet the victim at scene and later confirmed that the so-called detention was a scam.

Collaborating with Operators and Other Law Enforcement Agencies

According to Inspector Chan, the police has been seeking for closer working partnership with the operators as a part of their corporate social responsibility (CSR). Whilst some leading companies in the industry had imposed several measures (e.g. mass SMS to raise awareness of the latest trends in telephone deception to the clients) in the scam prevention, the priorities of each private organization might vary and thus greater effort is required for alignment. Cost implication and privacy issues are the major concerns. Nevertheless, protecting the clients from being prejudiced from fraudulent calls is crucial to maintaining the user experience, customer satisfaction and ultimately the customer retention, all of which are regarded as priorities of a profit-making organization. Whilst a telecommunications officer has the official duties to ensure smooth transmission of calls in general, it is a summary offence if any person transmits, or causes to be transmitted by telecommunications a signal knowing or believing it to be false or knowing it to be deceptive¹. One way to prevent telephone deception is to filter phone calls and prevent spoofed calls with false caller ID from reaching the general public, but this "solution" is controversial. Some urge for filtering of phone calls and if necessary preventing scam calls from reaching our citizens for the public interest, whilst others concern the right

提示最新電話騙案趨勢），但不同的私人公司在執行這些措施的優次卻有所不同，因此需要作出更大的努力去加強合作。資源考慮和私隱問題都是最受關注的事項。儘管如此，保護客戶免墮電話騙案，對於維持用戶體驗，客戶滿意度甚至維繫客戶亦是至關重要，這些亦是盈利機構所需要考慮的。一般而言，電訊人員確實有責任確保通話流暢，但任何人藉電訊發送或安排藉電訊發送訊號，而明知或相信該訊號是虛假的或欺騙的，亦可能屬犯法例¹。作出合理措施以過濾不法來電是預防電話騙案的有效方法，但這個方案亦可能引起爭議。有些人認同攔截不法來電符合公眾利益，因為能從源頭防止詐騙電話觸及市民；有些人則重視通訊自由而拒絕任何形式的來電過濾。其他可行方案包括對可疑來電進行靜音模式，或在可疑來電響起時發送防騙警示予接聽者。

就目前的情況來看，大多數騙徒都身處海外，而且難以追蹤。事實上，並沒有證據顯示在香港有電話騙案電話中心設立。因此，除了本地營辦商外，警方亦會與外地執法人員合作，提高市民對電話詐騙的警覺性，並採取聯合執法行動。

香港的電話詐騙情況

打擊電話騙案是永無休止盡的，詐騙技巧日新月異，這使打擊工作變得更具挑戰性。電話詐騙與傳統罪案不同，它不需要任何有形武器或身體接觸，更不受地域限制。譬如，電話詐騙集團可以輕易地選擇一系列新的號碼來切換目標，而無需大量的準備功夫。

偵查電話詐騙的挑戰不僅在於難於識別遠在另一地方的騙徒，還有極快的資金轉移速度。一旦受害者把錢匯入騙徒的銀行戶口，它可能迅即被分散到全球多個銀行賬戶中。

| | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 |
|----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|------|
| No. of Cases 案件數字 | 1,623 | 1,429 | 1,496 | 2,019 | 1,916 | 2,314 | 2,047 | 2,220 | 2,880 | 1,138 | 991 |

| Modus Operandi 手法 | | Comparison 比較 | |
|--------------------------|-------|---------------|------------------------|
| | 2016 | 2017 | No. of Cases 案件數量比較 |
| Detained Son 虛構綁架 | 287 | 71 | -216 |
| Guess Who 猜猜我是誰 | 187 | 220 | 33 |
| Pretending Official 假冒官員 | 656 | 698 | 42 |
| Others 其他 | 8 | 2 | -6 |
| Total 總數 | 1,138 | 991 | -147 |

| Loss Amount 損失金額 | | Comparison 比較 | |
|--------------------------|----------------------|----------------------|--------------------------|
| | 2016 (million 百萬) | 2017 (million 百萬) | Amount (million) 金額比較 |
| Detained Son 虛構綁架 | 7.23 | 2.58 | -4.65 |
| Guess Who 猜猜我是誰 | 10.5 | 10 | -0.5 |
| Pretending Official 假冒官員 | 203.74 | 185.73 | -18.01 |
| Others 其他 | 0.11 | 31.1 | 30.99 |
| Total 總數 | 221.58 | 229.41 | 7.83 |

to communication. Alternative solutions may include muting the ringtone for suspicious caller IDs or sending the receiver a scam alert before or right after the suspicious calls.

As it currently stands, most scammers are based overseas and are rather hard to be traced. In fact, there is no evidence so far to show that there is any call centres in Hong Kong. Therefore, beyond local operators, the Police aim to work with external law enforcers to promote awareness of and conduct joint enforcement actions against telephone deceptions.

Situation of Telephone Deception in Hong Kong

Fighting against telephone deception is a never-ending battle and it becomes more challenging because the tricks are constantly evolving. Unlike traditional crimes, telephone deceptions do not require any tangible weapon or physical contact, which the perpetration is not limited by geographical constraints. Telephone deception call centres, for instance, can simply choose a new list of numbers to call and switch targets without extensive preparation.

The challenges of detecting telephone deceptions not only include the identification of scammers, but also the fast dissipation of crime proceeds. Once victims' money was remitted to the culprits' bank accounts, it could be quickly split to multiple bank accounts across the globe.

Given these circumstances, the Hong Kong Police focuses on prevention and detection. The latest official statistics show that telephone deception experienced steep decreases within the recent years. If we look into details of the 2016 and 2017 as the table depicts, there is an overall decrease in telephone deception, but there is an increase in "guess who" and "pretending officials". Despite the decrease in number of case, an increase of 3.5% in the involved amount was recorded and therefore the public need to remain cautious.

Advice Regarding Telephone Deception

Telephone deception is an ever-present threat that has been around – as the statistics clearly show – for at least the past decade. Telephone deception is effective because it can occur at any time and the identity of caller is hard to be unveiled, especially for cases involving overseas incoming callers or bank accounts.

On an individual level, one should understand the modus operandi of telephone deception and be assured that legitimate public authorities would never ask citizens to transfer money into an account over the phone. On a social level, one should communicate with close ones pertaining to experiences with any form of cybercrime, including telephone deception. In short, all of us should be wary of callers who ask for money or personal information. ■

¹ S.28 of Cap 106 TELECOMMUNICATIONS ORDINANCE: A person who transmits, or causes to be transmitted, by telecommunications a false distress, urgency, safety or identification signal (a) knowing or believing it to be false; or (b) with intent to deceive, commits an offence and is liable on summary conviction to a fine at level 3 and to imprisonment for 2 years.

鑑於上述情況，香港警方著重騙案的預防和偵查。最新的官方統計數字顯示，在過去的數年裡，電話騙案數目顯著下降。就2016年和2017年圖表中顯示，整體電話騙案數目有減少，但「猜猜我是誰」和「假冒官員」的案件則有增加。儘管案件數目有所減少，但所涉案金額卻增加了3.5%，市民仍需保持警覺。

關於電話詐騙的建議

從統計數據中反映，電話騙案在過去10年中持續地發生。電話詐騙猖獗歸咎於它可以隨時隨地進行，而且很難確認來電者及收款人身份，尤其是涉及海外來電者或銀行賬戶的案件。

就個人層面而言，市民應多了解各類型電話詐騙的手法，並清楚明白執法機關絕不會以電話方式要求市民轉賬款項。在社會層面上，市民應該與親友多交流各種有關網絡罪案的手法，包括電話騙案。簡而言之，我們應該時刻保持警惕，小心防範索取金錢或個人資料的來電。■

¹ 第106章 《電訊條例》第28條：任何人藉電訊發送或安排藉電訊發送遇險、緊急、安全或識別的虛假訊號，而(a)明知或相信該訊號是虛假的；或(b)意圖欺騙，即屬犯罪，一經循簡易程序定罪，可處第3級罰款及監禁2年。