

台北富邦銀行
與您攜手防範詐騙
Joining with You to Combat Fraud



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拒絕詐騙 守護財產

Reject Fraud. Safeguard Your Wealth.

透過這本手冊希望讓您加深對詐騙手法的認識

This guide aims to help you better understand
common fraud schemes.

請您時刻保持警覺，保護自身財產安全！

Please stay vigilant at all times and keep your wealth secure.

勿將帳戶提供他人利用，避免觸法

Do not allow others to use your account; avoid legal issues

可能的騙局

Possible scams



求職/兼職

Looking for a Full-Time or Part-Time Job

撥薪名義，要求交付存摺、提款卡及密碼

You're asked to hand over your passbook, ATM card and password on pretense of needing them to pay your salary.

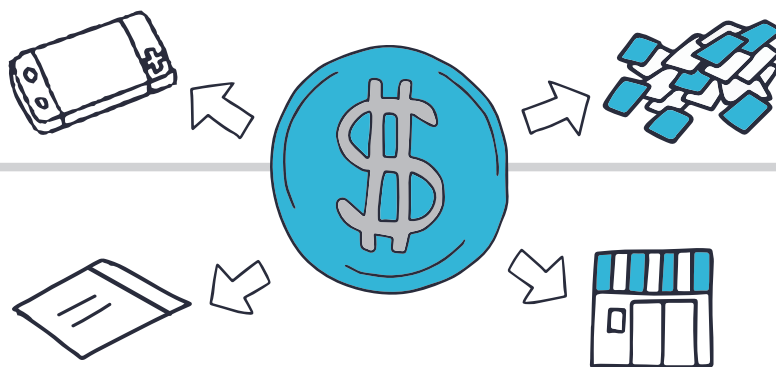
投資/代購

Investing/Making purchase on your behalf

投資高報酬虛擬貨幣、代購門票、古董、線上遊戲或虛擬寶物

Investing in high-return cryptocurrencies

Purchase of event tickets, antiques, online games, or virtual goods.



! 小提醒 Reminders

千萬別提供帳戶給陌生人，以免淪為詐騙集團的幫手

Never provide your account or account details to a stranger; don't become a fraud ring accomplice.



融資代辦 Handling financing on your behalf

以信用卡審核為由，要求交付存摺或提款卡

Asking for your passbook or ATM card to conduct a credit review.

網購交易 E-commerce transactions

- 要求您到ATM解除重複扣款
Asking you to void a duplicate payment via an ATM machine.
- 宣稱您的帳戶被金管會列為監管帳戶
Claiming that your account is being monitored by the Financial Supervisory Commission.



! 小提醒 Reminders

面對任何利誘、威脅時，請務必謹慎思考，拒絕當人頭戶，不僅保障自己也保護他人

When facing a temptation or threat, please give careful thought to it and refuse to act as a mule account for somebody else. That will protect you and others.

假投資，真詐財！請您多加留意

Fake Investment, Real Fraud! Please Be Vigilant

常見投資詐騙陷阱

Investment traps are set in many ways

社群軟體 Social media

假借投資股票、虛擬通貨、期貨、外匯及基金等名義，吸引您加入LINE理財專家投資群組

Luring you to join a LINE expert investment group to get you to make fake stock, cryptocurrency, futures, foreign exchange, and mutual fund investments.



顧問老師 Investment consultants, gurus

假冒專家顧問，以限期/限量發行、買空賣空...等話術，吸引您下單匯款

Fake expert consultants get you to order trades and remit funds through tricks such as limited time/limited availability and buying into or selling short stocks.

！ 小提醒 Reminders

請勿輕信來源不明的投資管道或網路連結，確保您資產安全

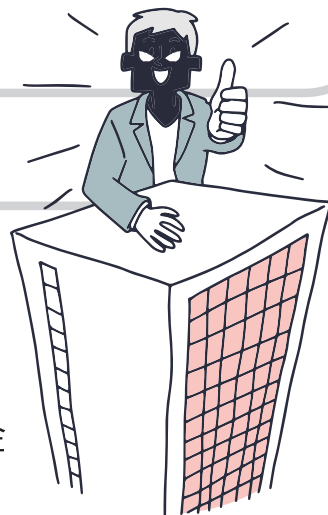
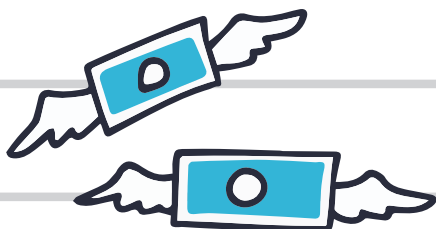
Please do not blindly trust investment channels of unknown origins or random online links; keep your assets secure.



安插學員 False testimonials

誇大自己投資獲利經驗，以「**內線交易、穩賺不賠、零風險、飆股**」吸引您加入

People exaggerate their investment returns and lure you with promises of “insider trading,” “steady gains without losses,” “zero risk,” and “hot stocks.”



惡意倒閉 Malicious bankruptcy

- 初期帳面顯示獲利，引誘您加碼投入大筆資金（甚至要您貸款投資）

Initially, an investment statement shows profit, getting you to invest a much bigger sum (or even borrow money to invest).

- 加碼後，以各種理由(投注量不足、保證金、IP異常等)不讓您出金，或是直接凍結帳號、失去聯繫，就是「不出金」

After making the bigger investment, excuses are used to block withdrawals (amount invested insufficient, funds needed as guarantees, IP issues), freeze your account, or disappear, or you lose contact with the investment broker.

! 小提醒 Reminders

- 理財請選擇正當管道，遠離詐騙

When investing, please choose legitimate channels to steer clear of fraud rings.

- 遇到詐騙勿慌張，主動求證（立即撥打165反詐騙諮詢專線）

If you suspect fraud, stay calm and call the 165 Anti-Fraud Hotline for help.

假愛情、假交友！

Romance & Friendship Scams

網路交友尋真愛，談及金錢很可疑

When going online looking for friendship or love, beware when the talk turns to money.



社群軟體 Social media

詐騙集團盜用帥哥、美女照片，透過社群網站或交友軟體等管道隨機加好友

Fraud rings use pictures of handsome men and attractive women on social media websites or dating apps to “make friends”.

動容故事 Moving stories

才交往就發生問題 (車禍、生病、催婚、父母病危)

Soon after engaging with you, the fraudster says a problem has occurred (car accident, illness, failed marriage, parent in failing health).



！ 小提醒 Reminders

勿輕易將不熟識的人加入好友，且在言談間不透漏太多個人資訊，避免個人資訊遭盜用

Don't rashly enter into “friendships” with people you are not familiar with, and do not reveal too much about yourself to keep your personal information from being stolen.



噓寒問暖 Shows of concern for your well-being

自稱是戰地軍官、醫生或駐外工程師等成功人士，
每天線上對您噓寒問暖、親暱稱呼寶貝親愛的，
讓您產生戀愛的感覺

A person posing as a successful person, such as a military officer, doctor, or overseas engineer asks about your well-being online every day and addresses you with endearing names to spawn feelings of love.

代管/代收

Requests to Handle Payments or Issues on Someone Else's Behalf

包裹卡在機場或港口需要繳納關稅、運費、手續費等名義，
限期要求代轉帳、匯款

You're told a package is stuck at the airport or port and you are asked to make a transfer or remittance to pay for customs duties, freight, or brokerage fees.



! 小提醒 Reminders

網友要求匯錢時，務必提高警覺，勿輕易將金錢交付他人

When a person on the internet asks you to remit money, be vigilant, and avoid turning over money too easily.

假機構、假公務員，都是詐財！

Fake agencies and fake officials are all scams!

冒用身分 Impersonation of identity



- 假冒公用事業單位客服**謊稱證件遭人冒用申辦多支門號**，電話費欠繳

People impersonating customer service staffers from public agencies falsely claim that your ID was misused to apply for multiple phone numbers and that the phone bills were unpaid.

- 假冒健保局、醫院及電信公司，**謊稱費用欠繳**，另提供繳費連結

People impersonate representatives of health insurance bureaus, hospitals and telecom companies and falsely claim that you owe fees, and provide a payment link.

假冒檢調機關 Impersonating judicial/investigative agencies

假冒警察、檢察官通知您的帳戶涉及洗錢案件，要做電話筆錄，並以「**偵查不公開**」**要求不得告知親友**

People posing as police officers and prosecutors notify you that your account is implicated in a money-laundering case and ask you to answer questions over the phone; they also request that you not tell your relatives and friends because of the confidentiality of the investigation.



! 小提醒 Reminders

請提醒親友，聽到關鍵字時，小心有詐

Please remind your relatives and friends that if they hear keywords, they should beware of a scam.

偽造公文 Forging public documents

- 要求至超商或加LINE接收假公文，以取信於民眾

Fraudsters request that you go to a convenience store or join LINE to collect what looks like a formal document, as a way to gain your trust.

- 要求每日用line向假檢察官報到

Asks you report daily to the fake prosecutor via LINE.



監管帳戶 Account monitoring

假冒檢察官、書記官表示因調查案件需進行帳戶監管，要求交付金融帳戶、提款卡或要求解除定存、保單、抵押房產、臨櫃匯款或網路轉帳等...

People posing as prosecutors or court clerks indicate that your account has to be monitored because of an investigation, and ask you to submit financial accounts and ATM cards, require you to cancel time deposits and insurance policies, and ask you to mortgage property or make a remittance from a bank branch or an online transfer.



! 小提醒 Reminders

請務必提高警覺，勿輕信他人並將金錢交付

Stay vigilant. Don't be easily deceived or give your money to others.

猜猜我是誰/勒索都可能是詐騙

“Guess Who I AM?” Scams & Extortion Tactics



電話變更 Phone number change

假冒遠房或久未聯絡的親友，誣稱電話號碼或通訊軟體暱稱變更，要求將舊的聯絡資訊刪除

Person pretends to be long-lost relative/friend or one that lives far away; uses pretense of change in phone number/communication software nickname to request that old contact information be deleted.

愛裝熟 Pretending to Be Familiar

簡訊內容為「你把我的LINE刪了嗎？還好我有存你的聯繫方式，不然都找不到你了啦...有事找你LINE上聊(LINE ID帳號)」，誘騙上鉤

Text message says: "Did you delete my LINE account? Luckily, I saved your contact, otherwise I wouldn't have been able to find you...If anything comes up, I'll contact you on LINE (LINE ID account)." The bait has been laid.



！ 小提醒 Reminders

請您務必提高警覺，勿輕信他人，要主動查證

Please heighten your awareness; do not easily trust others and proactively verify the situation.

佔線電話 Occupying a phone line

詐騙集團來電說「你的小孩被綁架了」，同夥就打電話給您的小孩，讓電話持續佔線，家長發現電話打不進去，誤以為小孩真的被綁架

A fraud ring calls up and says: "Your child has been kidnapped." An accomplice calls your child at the same time and keeps the line busy, and when the parent cannot get through, they think the child has really been kidnapped.



急用借錢 Need money for an emergency

冒充親友誑稱有急用須借款應急，要求匯款至指定帳戶

A person posing as a relative/friend claims they need to borrow money for an emergency and asks you to remit it to a designated account.



! 小提醒 Reminders

勿點擊不明連結，以避免遭受金錢損失或個資外洩問題

Do not click on unknown links to avoid losing money or having your personal information leak out.

盜(冒)用LINE帳號詐騙

LINE Account Hijacking & Impersonation Scams

通訊軟體處處暗藏危機

There are many hidden dangers in instant messaging software.



輔助認證 Secondary verification

假冒親友聲稱需要您幫忙進行line帳號的「輔助認證」，提供偽造連結，一旦在偽造網站內輸入個人資訊(如:電話號碼、密碼及認證碼)，帳號很有可能被盜用

People posing as relatives/friends say they need your help in conducting a “secondary verification” of a LINE account, and give you a fake link to use. As soon as you enter your personal information (i.e. phone number, password, and verification code), your account will likely be taken over.

假客服 Fake customer service

假冒line pay客服發送簡訊，告知因登入異常需在線上解除異常狀態，提供假網址讓人誤信

A person pretending to be with LINE PAY customer service sends a text message notifying you of an abnormal login that needs to be resolved online. A fake website is provided to get you to believe the scam.



QR code加好友 Using fake QR code to add friends

詐騙集團以各種話術提供QR code要求加入好友，一但掃碼，很有可能遭到不肖人士用其他裝置登入你的LINE帳號。

掃描QR code加好友，無需輸入任何驗證碼，如遇索取認證碼、驗證碼都是詐騙...



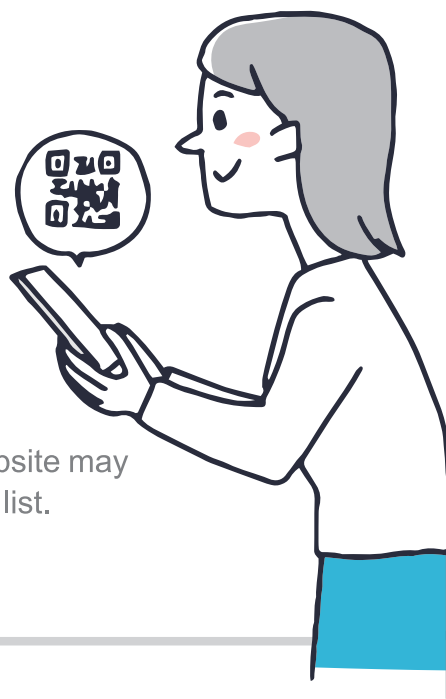
Fraud rings use various tricks to get you to agree to add friends through a fake QR code. Once you scan it, other unscrupulous people are likely to use other devices to log into your LINE account.

When you scan a real QR code to add a friend, you don't have to enter a verification code. If you're asked for an authentication or verification code, it is a scam.

山寨Line Fake LINE

假的LINE官方網站，如果不小心安裝到電腦，不僅可能被植入惡意程式，帳號內的通訊名單也可能被盜用

Installing a fake LINE app or visiting a fake LINE website may result in malware infection and theft of your contact list.



! 小提醒 Reminders

請您務必提高警覺，勿輕信不明訊息、勿輕易點選連結

Please heighten your awareness, and do not easily believe unclear information or click on links.

求職詐騙陷阱多，要小心

Be careful of fraud traps when looking for a job

遇到以下狀況，就是求職詐騙

If you face any of the following situations, it is an employment scam

索取與工作無關個資

Asking for personal information unrelated to the job.

索取與工作無關之資料，如：身分證件
正本、印章、存摺、提款卡及信用卡

You're asked for personal information unrelated to the job: i.e. original ID, chop, passbook, ATM card, or credit card.



優渥的薪資待遇 Generous salary/benefits

謊稱高薪或優渥福利誘導求職者上鉤 (例：低門檻高報酬的工作)

An “employer” promises an unreasonably high salary or great benefits to lure applicants to take the bait (i.e. high compensation for a low entry-threshold job).



要求私下聯絡 Request to contact you privately

以私訊方式透過社群帳號、簡訊邀約，不在公開平台留下記錄

Invitations made through private messages via social media accounts or texts, leaving no record on public platforms.



! 小提醒 Reminders

先蒐集應徵公司資訊，別相信不實徵才廣告，主動告知親友面試公司相關資訊，以保護自己

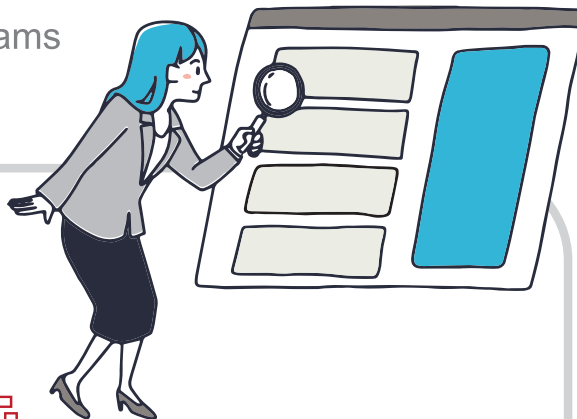
Gather information on the company recruiting workers before acting; do not believe false help-wanted ads. Also, tell your relatives/friends about the company you're going to interview at to protect yourself.

社群平台購物藏風險，要提高警覺

Hidden Risks of Purchasing Items on Social Media Platforms; Be Vigilant

以下都是網路購物詐騙常見手法

The following are common online shopping scams



單一商品 Single product

- 網站為**單一網頁**，而且只販賣**一種商品**
Website has only one page, and it offers only one product for sale.
- 網頁上無公司地址、電話(即使有電話，撥了也無人接聽)或只留電子信箱
No company address or phone number on the web page (or if there is a number, no answer when called), or there is only an email address.
- 網頁大多會夾雜簡體字或使用大陸用語(如:直郵、郵費、支持換貨)
Simplified characters or Chinese terms used (i.e. direct mail, postage fees, support product exchanges).



名人推薦 Celebrity endorsements

盜用名人照片P圖偽冒，吸引您上鉤

Scammers use photos of celebrities (often edited) to attract and mislead you.



限時特價 Limited-time discount

- 高價品低價賣，吸引目光
Offers of high-priced goods sold at low prices used to draw eyeballs.
- 以聳動標題、活動倒數計時...等引誘話術
Sensational headings, promotion countdowns used to lure interest.

強調保障 Misleading “Buyer Protection” Claims

- 強調貨到付款有保障、有七天鑑賞期，但購買後卻無法退/換貨
Company stresses payment on delivery, seven-day return period conditions protect consumer, but after purchase, consumers can't return/exchange items.
- 只能貨到付款或信用卡線上刷卡(信用卡頁面多為假的，將有被盜刷風險)
Can only choose payment on delivery or online payment by credit card (many credit card pages are fake, leaving you at risk that credit card will be stolen).



! 小提醒 Reminders

選擇有信用的網購平台，請勿透過通訊軟體與賣家聯繫，不提供個資及信用卡資訊

Only use reputable e-commerce platforms; please do not use messaging apps to contact sellers and do not provide your personal or credit card information.

可疑來電指示操作ATM，就是詐騙

Strange Phone Calls Instructing ATM Use Are Scams

ATM解除分期詐騙常見情境

Common ATM scam scenarios

假冒賣場服務人員

Impersonation of a store's salesperson

謊稱誤設分期付款、誤設成連續扣款、
訂單設定錯誤、誤升級VIP需繳費

Person falsely claims that installment payments or regular deductions were mistakenly set up, order settings were incorrect, or mistaken VIP upgrades require payments.



假冒銀行人員 Impersonation Bank Staff

- 竄改來電顯示為銀行電話，要求至ATM操作
Phone call made to look like it's from a bank, and person asks you to use an ATM
- 要求輸入訂單號碼及解除代碼(其實是匯出帳號及金額)
Person asks you to enter an order number and cancellation code (which are really a transfer-to account number and amount).
- 謊稱與遊戲點數公司合作，幫民眾做強制性退款，要求至超商買遊戲點數
Scammers may claim to work with gaming companies and ask you to purchase game points as part of a refund process.



! 小提醒 Reminders

ATM沒有解除或設定分期付款的功能、沒有身分辨識功能、沒有轉入功能

You cannot cancel or set installment payments on ATMs, and they do not have ID recognition features or a function allowing them to receive transfers into their account.

假冒銀行行員詐騙

Person Posing as a Bank Employee

以下是假冒行員詐騙常見手法

The following are tricks often used by scammers pretending to be bank personnel



自稱行員來電

Calls from people claiming to be bank personnel

- 謊稱客戶帳戶遭盜用，請客戶提供個資
Person claims customer's account misappropriated and asks customer for personal information.
- 依客戶提供的個資，由假檢警致電要求製作「電子筆錄／線上筆錄」

Based on personal information provided, people posing as law enforcement personnel call, asking to provide “electronic” or “online” testimony.

- 請客戶將款項匯入指定安全帳戶以避免帳戶遭凍結

Customer is asked to remit funds in account to a designated account for safety to avoid having it frozen.

! 小提醒 Reminders

務必小心不法分子假冒本行行員，如有任何問題請洽分行臨櫃詢問或致電本行客服專線02-8751-6665

Be careful of scammers posing as Taipei Fubon Bank employees. If you have any doubts, please visit one of our branches or call our customer service hotline at 02-8751-6665.

什麼是保險黃牛呢？

What's an insurance scalper?

保險黃牛會以幫忙申請保險理賠的名義，哄騙民眾簽下不平等的契約，藉此凹走您的理賠金。

An insurance scalper pretends to help you get more insurance claim payment but tricks you into signing unfair agreements. They steal your money by taking a big portion of your insurance claim payment.



保險黃牛常見話術？ Common tricks that insurance scalpers say:

1

我是合法的
理賠代辦人

I am a legal
insurance agent.



2

我跟某某醫生
很熟呢

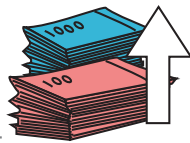
I am on excellent terms
with a certain doctor.



3

我可以申請
更高理賠金

I can help you get a
bigger insurance payout.



4

我有特殊管道
可以更快理賠

I have special connections
to get your claim faster.



黃牛躲在哪？ Where do insurance scalpers hide?

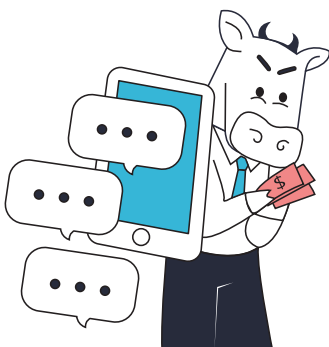


地點一 Places

醫院、法院或調解會外面
Outside hospitals, courts, or
mediation centers

手法一 Tricks #1

機車夾宣傳單、名片等
Leaving flyers or business cards on
motorcycles



地點二 Online

FB、IG、LINE等社群媒體
Facebook, Instagram, LINE,
and other social media

手法二 Tricks #2

私訊或透過新聞媒體事件尋找客戶
Sending messages or finding potential
clients through news stories

如何防範保險黃牛詐騙？

How to avoid being scammed by insurance scalpers?



1

向警察求助、求證

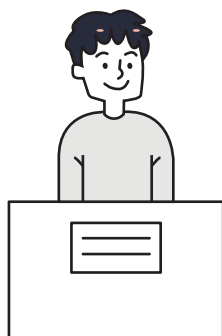
Ask the police for help or check with them.



2

保險公司官網查詢理賠流程

Visit insurance company's official website to learn about how to file claims.



3

直接去保險公司臨櫃申請理賠

Go directly to insurance company's offices to file a claim.



4

請保險公司的業務協助理賠事宜

Ask a insurance company's agent to help with your claim.



5

撥打保險公司電話確認

Call insurance company's customer service hotline at 0800-009-888 to make verification.

! 小提醒 Reminders

貼心提醒您，如遇可疑情況，請撥打165反詐騙專線諮詢或110報警協助，如為富邦產險保戶，可撥打富邦產險客服電話0800-009-888詢問。

If anything feels suspicious, call 165 for the anti-fraud hotline or 110 to report it to the police. Fubon Insurance policyholders can call Fubon Insurance's customer service hotline at 0800-009-888 for inquiries.