



宁波分行Ningbo Branch

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防范电信网络违法犯罪 公告

Public Announcement

有鉴于近来网络黑客及电邮诈欺案件频传，为避免造成客户您的财产损失，兆丰商银宁波分行在此提供您以下温馨

提示(Useful tips provided by Mega Bank Ningbo Branch):

甲、使用在线银行－「全球金融网」

A. Accessing Online Banking – “Global Electronic Banking”

1. 您可于浏览器上直接输入兆丰国际商业银行官方网址－

「<https://www.megabank.com.tw>」，以登入全球金融网服务；或把网址储存于浏览器内。不要透过可疑电子邮件上的超链接或从互联网搜索器所取得的网址登入兆丰国际商业银行全球金融网系统。

Safely log on to Global Electronic Banking by entering the official homepage of Mega International Commercial Bank – “<https://www.megabank.com.tw>” into your browser, or bookmark the authentic website address for future use. Do not use a website address or links attached in any suspicious e - mail or found through Internet search engines to log on to Mega Bank’s Global Electronic Banking system.

2. 确保在不在被监察的情况下输入全球金融网密码、任何银行服务密码（含个人标识号）、登入密码、认证码或其他任何重要数据。

Ensure that no one is watching you while you key in your Global Electronic Banking password, any bank services password (Personal Identification Number (PIN) inclusive), log - on password, verification password, or any other sensitive information.

3. 请勿指派多人使用同一组全球金融网账号或密码。

Do not delegate multi - users to use the same set of Global Electronic Banking account or password.

4. 每次使用全球金融网后紧记注销。在注销全球金融网时，不要只关闭浏览器，应依照指示注销，以确保获得妥善保障。

Always log off your Global Electronic Banking online session. Do not just close your browser. Follow the logoff instructions to ensure your protection.

5. 兆丰商银宁波分行职员不会要求您提供全球金融网用户登入账号及密码。

Staff of Mega Bank Ningbo Branch will never ask for your Global Electronic Banking user ID

and password.

6. 切勿透过不可靠的共享计算机或电子装置使用全球金融网服务。

Do not use a shared computer or electronic device that cannot be trusted for accessing Global Electronic Banking services.

7. 确保个人计算机和电子装置已装有最新的防病毒软件，并经常更新病毒定义档案，以预防新型计算机病毒。如得悉最新病毒定义档案推出，请尽快下载。

Make sure your personal computer and electronic device have the most current anti - virus software. Anti - virus software needs frequent updates to guard against new viruses. Make sure you download anti - virus updates as soon as you are notified that a download is available.

8. 建立个人 / 企业网络防火墙，防止未获授权人士进入您的计算机系统，特别是当您透过任何宽带网络、无线网络、数码用户线路调制解调器或网络路由器联机上网。

Install a personal / corporate network firewall to help prevent unauthorized access to your computer system, especially if you connect through a broadband connection, Wi - Fi, network router, cable or DSL modem.

9. 小心留意「看似雷同」的虚假网页，这些网页专门骗取客户的个人 / 秘密资料。若您怀疑网页的真实性，应立即关闭，切勿按照网页的任何指示行事。

Be aware of phony "look alike" websites which are designed to trick customers and collect their personal / secret information. If you suspect a website is not what it purports to be, leave the site immediately.

Do not follow any of the instructions it may present to you.

10. 在每次上网后，特别是在使用共享计算机时，清除浏览器内超高速缓冲存储器的数据及过往数据纪录，以确保移除您的帐户资料。

Clear your browser's cache and history after each session to ensure your account information is removed, especially if you are using a shared computer.

11. 使用最新建议的浏览器版本，或可支持 128 - bit 加密的浏览器。切勿启动浏览器内之「自动完成」功能，以免任何帐户号码及私人密码自动储存在计算机内。

Use the latest recommended Internet browser version, or one that supports 128 - bit encryption. De - activate the "Auto Complete" function to prevent any log - on identity name, password, verification code and PIN from being stored.

12. 请确保您的操作系统及浏览器使用最新的修正程序。

Always ensure your operating system and browser has the latest security patches applied.

13. 请确保上网时并无启动操作系统内的档案分享功能，特别是当您透过任何宽带网络、数码用户线路调制解调器或（无线）网络路由器等联机上网。

Ensure the file sharing feature is disabled in your operating system while online, particularly if you are linked to the Internet through a cable, DSL modem, or (Wi - Fi) network router, etc.

14. 注意无线网络保全：

Be cautious about your wireless connections security:

- 为您的无线网络设立个人密码。

Set a personal and unique password for your wireless network.

- 不要显示您的网络名称（服务设置标识符）。

Disable broadcasting your network name (SSID - Service Set Identifier).

- 使用加密技术保障您的无线网络。

Use encryption to protect your wireless network.

- 无线上网时，使用已注册的计算机以连接至您的无线网络。

Use only registered machines for your wireless network.

15. 切勿透过不知名的途径安装软件或执行程序。

Do not install software or run programs from an unknown origin.

16. 定期检查账户，如有任何困难或发现任何不寻常的情况，请立即与宁波分行经办职员联络。

Check your accounts on a regular basis and contact the corresponding handling staff of Ningbo Branch immediately should you encounter any difficulties or irregularities.

17. 小心留意可疑的弹出式计算机窗口或其他来历不明的登入网站管道。如要浏览兆丰商银官方网站，您应在浏览器的网址列输入正确的网址，或为正确的网址添加书签，以便日后登入。

Beware suspicious pop - up windows or any other doubtful channels. You should always connect to the Mega Bank's official website through typing the authentic website address in the address bar of the browser or by bookmarking the genuine website and using that for subsequent access.

乙、处理电邮

B. Handling E - mail

1. 小心留意欺诈性邮件。这类邮件可能会由看似可信赖的公司或朋友名义寄发，但实际上会诱骗您下载病毒程序或登入虚假网页以套取重要数据。

Be alert for fraudulent e - mails. These may appear to come from a trusted business or friend, but actually are designed to mislead you into accessing a fraudulent website and disclosing sensitive information.

2. 小心提防任何载有连结或要求您输入个人资料的电邮，切勿回复该电邮、按下电邮内的连结或输入任何敏感数据。

Be suspicious of, and pay high attention to, any e - mail that contains an embedded hyperlink or a request to enter personal information. Do not reply, click on the hyperlinks or input any sensitive information.

3. 若您收到怀疑是假冒从兆丰商银宁波分行寄发的邮件，请立即通知本分行经办职员，并建议依本分行职员指示处理该邮件。

If you've received suspicious e - mails purporting to be from Mega Bank Ningbo Branch, please notify the corresponding handling staff of Ningbo Branch right away. It is highly recommended to follow the Branch staff's instruction to treat the suspicious e - mail.

4. 切勿开启或预览不明及可疑来源的电邮附件，它们可能含有病毒。

E - mail attachments from unspecified or suspicious sources may be a virus or worm. Do not open or preview any attachment unless you are sure it is safe.

5. 切勿随便在网络上传送任何重要的个人 / 机构或财务数据，除非是已加密的安全网页。一般的电子邮件并无加密功能，传送这类电邮有如寄发明信片，容易泄露资料。

Do not send sensitive personal / organization or financial information unless it is encrypted on a secure website. Regular e - mails are not well encrypted and may leak the information easily as if it was a postcard under delivery.

6. 若您已在可疑的网站披露您的敏感资料，请即向您所在当地的警局汇报。若此网站假冒为兆丰商银宁波分行官方网站，亦请立即通知本分行。

If you have provided sensitive information to a suspicious website, you should report to the

police of the jurisdiction where you are at presence immediately.

If the website is purporting to be a Mega Bank Ningbo Branch official site, please also notify Ningbo Branch right away.

7. 若您希望核证由兆丰商银宁波分行发出的任何电邮所附之超链接网址，或其他网页的真确性，请查核有关超链接网址或其他网页的保安证书，以检视有关网页的资料如公司名称、网址、发行证书的机构、有效期限、加密类别等，以确定该网页为您想浏览的网页。

If you use a link in an e - mail you have received from Mega Bank Ningbo Branch, you may verify the authenticity of the website you are accessing by checking the website SSL certificate information, such as company name, URL, certificate issuer, validation date, and encryption types, etc, to confirm that it is the website you intend to access.

8. 兆丰商银宁波分行不会以电邮要求您披露帐户密码、全球金融网密码、任何提款卡 / 借记卡 / 信用卡私人密码及帐户余额等敏感数据。

Mega Bank Ningbo Branch will never send you an e - mail asking for your sensitive information including account password, Global Electronic Banking password, any PIN of ATM card / debit card / credit card or account balance, etc.

9. 若您希望核实由兆丰商银宁波分行发出的任何电邮，或确认电邮内容的真确性，请于宁波分行办公时间内致电求证真伪。

If you intend to further acknowledge the genuineness of an e - mail or the contents thereof you have received from Mega Bank Ningbo Branch, you may verify the authenticity by confirming with the Branch's staff by phone during Ningbo Branch's office hours.

10. 请于转账及 / 或汇款前，以电邮以外的方式，例如透过电话，向声称是您的商业伙伴的一方，核实对方真正身分，以防范电邮骗案。

Confirm the identity of the purported business partners by means of telephone or other - than - email channel before making transfer payment and/or remittance to prevent fraud from e - mail scams.

丙、利用行动通讯装置

C. Using Mobile Device

1. 切勿把机密数据，例如密码、个人标识号或帐户号码等储存于流动装置内。

Do not keep sensitive information such as your account number, PIN and password in your mobile device.

2. 于流动装置上安装安全修保程序及最新的操作系统，不要经未确定来源下载流动装置程序。

Install security patches and the latest software updates in your mobile device. Do not download programs / apps from unsecured sources.

3. 确保在未被监察的情况下输入使用者身分 / 登入账号、密码或其他任何重要数据。

Ensure that no one is watching you while you key in your user identity / log - on name, password or any other sensitive information.

4. 每次登入后紧记注销，不要只关闭流动电话上的浏览器，应按照指示注销，以确保获得妥善保障。

Always log off your online session. Do not just close your mobile device browser. Follow the logoff instructions to ensure your protection.

5. 于您的行动装置设定密码或解锁图形，以防止于遗失行动装置或行动装置被盗时，被未获授权人士取得并使用您的个人 / 机构 / 敏感数据。

Set up a password or unlock sign pattern for your mobile device. This will help you prevent unauthorized use of your mobile device and access to your personal / organization / sensitive information in case it has been lost or stolen.

6. 定期清除行动装置浏览器内超高速缓冲存储器的数据及过往数据纪录，以确保移除您的帐户资料。

Remove temporary files and the cache stored in the memory of your mobile device regularly since they may contain sensitive information such as your account number.

7. 删除过期及机密的短讯信息，以及定期删除浏览器浏览记录。

Delete outdated and sensitive SMS messages if they are no longer required and clear the browsing history regularly.

8. 切勿放下流动装置不顾。

Do not leave your mobile device unattended.

9. 避免把流动装置借予他人，或与他人共享。

Avoid sharing your mobile device with, or lending it to, the others