

1、中奖：恭喜您中奖 Congratulations, you've been selected to win a prize!

骗术揭秘：骗子通过随机发送短信、电子邮件或在网页中置入虚假弹出框的方式，发布幸运 QQ 号、幸运游戏账号等中奖信息。例如：“恭喜您已被后台随机抽取为 CCTV-2 非常 6+1 砸金蛋活动幸运二等奖，奖金 58000 元及笔记本电脑一台，请致电：40012345678 或登录 www.123456.com 领取，激活码 2375”，同学们在登录该网站看到页面显示的中奖人名单和公证员资料后，被要求先支付个人所得税、公证费、手续费等，从而被骗取钱财。

How it happens: Random text messages are sent via e-mail or pop-up in web pages, a site publishes a list of winning QQ numbers, account numbers, etc. A message might read: "Congratulations, you have been randomly selected for the background CCTV-2 6 +1 smashing golden egg activities prize. Prize money is 58,000 yuan and a laptop , please call: 40012345678 or log onto www.123456.com collection, and input code 2375." The student then logs on to the website to see the list of winners and notary information displayed page, and is asked to pay personal income tax, notary fees , fees, etc., thereby becoming a victim of defrauding money.

警方提示：

此类案件中，骗子利用了受害人贪心的心理实施诈骗。同学们应擦亮双眼，不要轻易相信“天上掉馅饼”的好事儿，避免因小失大。

Police tips :

In such cases, crooks try to take advantage of our personal weaknesses. Students should remember that if something sounds too good to be true it probably is. Remember not to share your personal information with those whose identities you cannot confirm.

2、账户：小心汇房租 Landlord requests rent deposited to a new bank account

骗术揭秘：骗子通过短信群发器向特定人群发送短信“你好！我是房东，手机号码换了，以后租金打到我妻子的工行卡上：6215……”。这种广泛撒网的方式，往往会刚巧发给某个正要给房东转账汇钱的同学，使其极易因疏忽大意将款项错误汇入骗子提供的账户内。

How it happens: Text messages are sent to out to targeted groups that read something like: "Hello I am your landlord, please submit the next rent payment to my wife's bank account: 6215 ..." This kind of wide-net approach may manage to fool a few unsuspecting foreign exchange students who happen to be getting ready to pay the rent to the landlord. Students then transfer money into the account provided by the scammers.

警方提示：

对于此类俗称乱石打鸟骗取汇款的诈骗要提高警惕；同学们租房时应尽量选择正规的房产中介公司，如果是通过朋友介绍租房的，在付房租时最好当面交付给房东。对于收到的手机短信要求付房租的，不要怕麻烦，应直接与房东联系确认，以免上当受骗。另外，一旦接到此类诈骗短信，请转发至 12110 进行举报。

Police tips:

This is a more common scam, and students should be careful. When students are renting, remember to choose a respectable rental real estate agency when finding an apartment. If you have found an apartment through a friend's who knows the landlord, we recommend giving the landlord your rent in person and making a note of it. Ignore text messages to pay the rent; contact the landlord by phone or in person to avoid being scammed. In addition, we ask that, upon the receipt of such fraudulent messages, students forward it to 12110.

3、包裹：邮包违禁品 Your parcel contains contraband

骗术揭秘：骗子通过群发短信“温馨提醒：您有一个包裹因地址不详，无法按时投递，请与邮局联系，电话：0755-12345678。”在受害人拨打电话询问时，告知其邮包内被查出有毒品或其他违禁品，必须联系公安机关。骗子随后冒充公安机关，称受害人涉嫌违法犯罪活动，必须交纳一定保证金，否则将会受到法律的制裁。受害人在恐惧中被骗钱财。

How it happens: Scammers send a text message that reads something like: "Reminder: You have a package that could not be delivered on time because the address was unclear, please contact the Post Office, Tel: 0755- 12345678." When the person who received this kind of message calls back, they are informed by individuals pretending to work for the police department that their parcels were found to contain drugs or other contraband, and must contact the public security officials. After that, crooks posing as the police arrive and threaten the victim by saying that unless he/she pays a fine, he/she will be punished by law. Afraid of running afoul of the law, the victim is defrauded.

警方提示：

此类案件中，骗子利用了受害人好奇、恐惧的心理实施诈骗。同学们应了解公安机关在案件调查取证阶段，绝不会通过支付个人账户的方式收取保证金，同学们遇此情况，应亲自前往邮局进行核实。

Police tips :

In such cases, scammers take advantage of the victim's fear to commit fraud. Students should be aware that during an investigation and or collection of evidence of such a case, police would never ask that fines or deposits be paid by way of their personal accounts. The students met in this case, in person at the post office for verification.

4、冒充：涉嫌洗钱 You are suspected of money laundering

骗术揭秘：骗子冒充警察、检察官、法官等司法部门的工作人员，谎称受害人的身份证被人盗用或涉及“洗钱”等重特大刑事案件，急需对其名下的所有账户进行冻结，要求其将资金转至“监管账号”以证明资金的清白，通过分工扮演不同角色，逐步将受害人引入转账付款的陷阱。

How it happens: Scammers pose as the police, or as state prosecutors, judges, etc., and tell the victim that his or her identity has been stolen or that he/she is suspected of being involved in money laundering. As a result, the person must freeze all accounts under their name, and transfer funds into an account supervised by the police to prove their innocence. The scammers work together,

pretending to be from many different agencies, gradually tricking the victim into transferring payments.

警方提示：

此类案件中，骗子利用了受害人恐惧的心理实施诈骗。警方在侦办刑事案件中确需冻结当事人存款的，会根据法院出具的执行通知书，联系相关金融机构进行，而绝不会让当事人将存款汇到所谓的指定账户。遇此情况，应当立即拨打 110。

Police tips :

Again, in such cases , crooks take advantage of the victim's fears and ignorance of the law. If police investigating a criminal cases need to freeze an account, the must first get a court issued enforcement notice, and then contact the relevant financial institution(s). They will never ask a suspected or an affected party transfer money into another account. If anyone contacts you and makes a similar request, you should immediately call 110.

5、银行：信用卡透支 Credit Card Overdrafts

骗术揭秘：骗子以银行的名义发送短信“温馨提示：您的某某银行信用卡在沃尔玛商场购物消费 3988 元，感谢您的使用，如有疑问请拨打客服电话：40012345678”。受害人收到短信后，抱着疑问进行咨询，往往被告知信用卡透支、出现使用问题、需要缴纳年费等情况，可能是由于身份证被盗用，指示受害人按其要求进行“修改银行卡程序或加密”等操作以解决问题，然后伺机划走受害人账号中的存款。

How it works: A scammer will send you a message to your phone saying something like "Notice: Your credit card was just billed 3,988 yuan at Wal-Mart, thank you for using your credit card. If you did not make this purchase, please call the customer service hotline: 40012345678." After the victim receives the message, he/she contacts the so-called hotline. They are often told that their credit card has been overdrawn, there was some kind of problem with the card and now they will be charged annual fees. Sometimes victims are told that their identity has been stolen and that they need to change their password based on the scammer's recommendations. After the changes have been made, the scammers take all of the money in the victim's account.

警方提示：

此类案件中，骗子利用了受害人恐惧的心理实施诈骗。遇到此类情况不要慌张，更不要急于按照对方的“温馨提示”进行银行卡的相关操作。应首先到相关银行柜台进行咨询、处理，以免上当。

Police tips:

Once again, criminals take advantage of victim's fears to defraud them. If you encounter such as situation do not panic; avoid calling any hotline number that is given to you via text message. Rather, you should go directly to your bank to handle any such problems, to avoid being scammed.

6、银行：密码器升级 Bank Password Upgrade

骗术揭秘：骗子利用短信平台，用类似于工商银行客服热线“95588”的短信号码向被害人发送短信：“您申请的工行电子密码器将于次日过期，请尽快登入我行网址 www.icbcwd.com 升级！”，让被害人误以为“95588”号码之前的数字是短信平台前缀或地区码，且被害人确实申请过工商银行电子密码器，因而

对该短信是工商银行发来深信不疑。只要被害人点击手机短信中的工商银行网址链接，即会跳转到一个克隆“工商银行手机银行（WAP）”的网站。当被害人根据网页要求输入银行账号、密码和验证码后，页面显示“由于更新客户过多，请耐心等待”的循环字样时，骗子就利用被害人刚才输入的账号和密码在工商银行官方网站上进行转账操作，当工行网站提示输入电子密码器的验证码时，不法分子就利用“克隆”网站提示被害人输入验证码，随后根据该验证码将被害人账户中的资金转出。

How it works: Scammers send out text messages from a number similar to the ICBC customer service hotline (95588) to the victim like “Your secret code will be overdue next day, please log in the web site: www.icbcwd.com to go up a grade as soon as possible!” but with an additional few digits at the ending. Some people will mistake it for the real number, perhaps believing that the numbers at the end is an area code. A person is most likely to respond if he/she has just requested a similar change in his/her password and visits the link in the message. When visiting the page, it appears to be the “ICBC Mobile Banking (WAP)” page, but is in fact a fake site. The victim is then asked to enter his/her bank account number, password, and authentication code. Upon entering the information the page displays a notice that “the site is down due to too many requests”. Criminals then take the information that has been put in to transfer money out of your account into theirs.

警方提示:

同学们应熟悉各个银行的官方网址，非官方网址请勿登录。一旦接到此类短信，千万不要轻信，更不能轻易登录短信上的网址链接，应拨打银行客服热线咨询，也可以直接拨打110。此外，骗子可能还会利用中国银行、中国农业银行等其他银行为幌子进行诈骗，同学们一定要提高警惕。

Police tips:

Students should be familiar with their bank's official website; it goes without saying that you should never use your bank number and/or password to log into a suspicious looking website. If you receive such a message, do not follow its instruction, or visit any websites in it. You should call your bank's customer service hotline, or the police at 110. Remember that scammers make try to take advantage of you by pretending to be from the Bank of China, Agricultural Bank of China or other banks. Students should be careful with their account information.

7、网购低价陷阱 Online shopping: Bargain Prices Trap

骗术揭秘: 骗子通过“XX特价机票订购网”等虚假门户网站或者在论坛发布虚假信息，兜售远低于市场价的机票、名牌包等商品，受害人一旦上钩，就会诱骗其立即通过网上银行进行转账，转账之后，骗子继续以银行账户需要验证或是商品涉嫌走私被查扣等理由，诱使受害人继续实施转账，并威胁受害人，如果不及时转账的话，不但无法得到订购的货品，之前支付的钱款也无法退还。这样一次次地要求受害人支付钱款，直到受害人醒悟为止。

How it works: Scammers use “XX special ticket ordering network” or other fake sites and list prices far below market price for tickets, designer bags and other goods to catch their victims.

When someone logs on to make payments, he/she is fooled into making payments to a fake account. After the payment, scammers may use many other tricks to attempt defraud the victim of additional money, including: the first payment didn't go through and needs to be authorized again; asking them to re-verify their account details; or telling the person that the goods he/she originally purchased were smuggled or stolen goods and that they need to pay a fine or additional fees. The scammers continue to find ways of harassing or tricking the victim into making more payments until he/she realizes that there are no goods and that the money he/she has paid is gone.

警方提示:

此类案件中，骗子首先利用了受害人贪小便宜的心理，将受害人钓上钩，然后又利用受害人对网上银行或网上购物流程的不熟悉实施诈骗。同学们在上网时，尽可能选择信誉度较好的知名购物网站，谨防山寨的钓鱼网站，在进行网银支付时，应当认真阅读网站提示内容，妥善保管数字证书，切不可将账户、密码、存款金额等情况告诉对方，谨防不法分子利用木马病毒远程控制您的电脑。

Police tips:

In such cases, scammers take advantage of the desire to find great deals to bait victims. The victim and then took advantage of online banking or online shopping process is not familiar with the implementation of fraud. Whenever possible, students should shop on sites that are well-known and have good reputations. Beware of sites that may be phishing for your password, and when making online banking payments, carefully read the contents of the website, and keep a digital certificate. Carefully protect your account number, password, deposits amount, etc. Beware also that criminals may use Trojans or viruses to remotely control your computer.

8、实用信息 Other Useful Information

报警方法:

(1) 110 报警电话，在任何投币电话固定电话和手机上都可以免费拨打；

(2) 尽量选择固定电话，以便警方及时掌握您的位置；

(3) 当受到侵害时，首先要记住犯罪分子的面貌特征，在确保自身安全的情况下再拨打110。

When in distress:

(1) 110 calls are free on any payphone, landline phone, and mobile phone;

(2) Whenever possible, call from a land line, in order that police can quickly verify and arrive at your location;

(3) If you are the victim of a crime, do your best to remember what the criminals look like, and, as soon as you are able, call the police.

沪东高校派出所电话: 22027732

沪西高校派出所电话: 22027759

闵行高校派出所电话: 22027789

Hudong university police station phone number: 22027732

Huxi university police station phone number: 22027759

Minhang university police station phone number: 22027789

上海市公安局文保分局

温馨提示

Safety and Security Tips

留学生安全防范之 防诈骗专辑

A collection of incidents international students have faced About Fraud

请在阅读后，把它传递给您所关心的人！
After reading these stories please pass them on to others!