

左營分局
113年識詐宣導
Zuoying Precinct
2024 Fraud Awareness Promotion Session

●主講人 Speaker

高雄市政府警察局左營分局偵查隊

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Kaohsiung City Police Department, Zuoying Precinct, Criminal
Investigation Division

詐騙知多少？

How much do you know about fraud?

詐騙集團為何猖獗？

Why are fraud rings running rampant?



★詐騙造成之損失★
★ Losses Due to Fraud ★

- ◆ 據統計112年全國民眾遭詐騙案件數約**3.8萬件**，總金額更逾**新台幣88億元**，其中最盛行的詐騙手法就是「**釣魚簡訊**」，但論民眾最容易受騙、排行第1的詐騙行為，則是「**假投資**」詐騙。

According to statistics, in 2023, the Taiwanese public encountered approximately **38,000 cases** of fraud, with the total amount exceeding **NT\$8.8 billion**. The most common tactic encountered was **SMS phishing**, but the easiest scam to fall for, the #1 scam in the scam rankings, was the **fake investment** scam.

假投資詐騙
Fake Investment
Scams

解除分期付款設定
Cancelling Installment
Payment Settings



FRAUD

假網拍詐騙
(一頁式廣告)
Online Shopping Scams
(Landing Page Ads)

假交友詐騙
Fake Romance Scams

假投資詐騙



Step1

臉書、IG、YT或簡訊看到投資訊息，並且加好友

Victim sees investment tips on Facebook, Instagram, YouTube, or SMS, and adds the poster as a friend on LINE.



Step2

假客服群組提供投資網站，稱以量化分析高獲利

Fake customer service group provides links to investment website, promising high profits based on quantitative analysis.



Step3

匯款至不認識的個人戶或戶名為建材行、茶葉行、企業社等人頭帳戶

Victim remits money to an unknown individual's account or a dummy account with the name of a construction materials company, tea shop, or enterprise.



Step4

想領出獲利遭拒絕，要求需繳保證金、扣稅等或關閉網站

Upon trying to withdraw earnings, victim is met with refusal, required to pay a deposit fee or taxes, or the site shuts down.

「假投資」 Fake Investment

- 「假投資」詐騙，通常都是詐騙集團假扮名人或是投顧老師身分，透過網路與被害人接觸，再以高獲利、穩賺不賠的話術，慫恿被害人投資股票、虛擬貨幣，進而讓被害人在一個假的交易平台註冊，再匯款到詐騙集團人頭帳戶，再以各種理由阻止被害人出金，達到詐騙的效果。

Fake investment scams are often masterminded by fraud rings masquerading as celebrities or investment gurus. Scammers contact victims through the Internet, then use buzz words like high profits, steady returns, and zero risk to pressure the victim into investing in stocks or virtual currency. The victim registers on a fake transaction platform and makes remittances to the fraud ring's dummy account. The scammers then use various pretexts to prevent the victim from withdrawing money, resulting in the victim being scammed.

高盛APP 詐騙話術示意圖2

Goldman Sachs App - Scam Pitch (Image 2)

匯款時，如銀行行員詢問匯款用途，切勿說「投資理財」，可以說是裝潢款等說詞，避免金管會稽核或是涉犯洗錢防制法

好的 🍀 已經匯款了，銀行有對我詢問為何匯款，我依照你所說順利通過了～



你好 我要申請出金 投資獲利的10萬元

您申請提領「出金」10萬元成功，將出金匯款至您
銀行：OO銀行
帳號：[000-00000000](#)

投資群組許大哥投資獲利1000萬元，要送各位投資群友月餅禮盒，預祝大家都能「輕鬆獲利」，再煩請提供收件人姓名、地址、電話。

高盛APP 詐騙話術示意圖4

Goldman Sachs App - Scam Pitch (Image 4)



我要提領全部的投資金額 再麻煩幫我申請出金

由於您申請出金金額已達上限，因應金管會及洗錢防制法相關規定，需要繳納新臺幣30萬元保證金。
銀行：OO銀行
帳號：[000-00000000](#)

我已經繳納保證金了，為何不讓我出金呢？



郎咧

我的錢 🤔🤔🤔
你這個詐騙集團



OO 投資股份有限公司
OO Investment Co., Ltd.

收 據
Receipt

NO.1121116

中華民國 112 年 11 月 16 日

茲收到 吳小姐

Recipient: Ms. Wu

金額(大寫)新臺幣 肆百柒拾肆萬 元整
Amount: Four Million Seven Hundred Forty
Thousand New Taiwan Dollars
NT\$ 4,700,000

收款方式 ☐ 匯款 ☒ 現金 ☐ 其他
Payment Method ☐ Remittance ☒ Cash ☐ Other

企業名稱



董事長



經辦人

➤ 防假投資詐騙之「3千萬」：

Golden Rules for Combatting Investment Scams

1、千萬不要任意聽信網路上的投資資訊

Never believe random online investment tips

2、千萬不要任意加入投資平台操作

Never join a random investment platform

3、千萬不要聽信他人指示匯款。

Never obey other people's instructions to remit money

關鍵字 Keywords：

保證獲利、穩賺不賠

Guaranteed profits, steady returns, zero risk

就是詐騙 It's a scam!



假投資詐騙新聞畫面

Fake investment scam news report

解除分期付款設定詐騙
Cancel Installment Payments
Settings Scam

解除分期付款?別再被騙了

Cancel installment payments? Don't get scammed again!

絕對不要聽從電話
指示操作ATM
Never listen to any
phone call
instructing you to
operate an ATM.



Scam

話術一 Pitch 1

網路購物程序出錯，銀行人員來電告知至ATM執行取消解除設定。
here was an error processing your online purchase. The bank employee
calls with instructions on how to **cancel and remove settings** at an ATM.



Scam

話術二 Pitch 2

ATM操作錯誤,將存款領出至便利超商購買遊戲點數，並告知點數序
號。

There was an ATM operation error. Withdraw your savings and buy
gaming points at a convenience store, then tell the caller the **point card**
code.



Scam

話術三 Pitch 3

商品發生瑕疵,傳真退貨單要你填寫信用卡卡號及授權碼，再回傳。

The product has a defect. Fill out the faxed return form, including
your **credit card number** and **authorization code**, then send it back.

辨識解除分期詐騙 Identifying the Cancel Installments Scam



侵入電商業者資料庫
竊取購物交易個資
Scammer infiltrates e-commerce
site database and steals personal
information from shop
transaction records



+886竄改電話號碼假冒電商或銀
行客服主動致電取信消費者
Using a +886 spoofed phone
number, scammer impersonates e-
commerce site or bank customer
service and initiates phone call to
gain consumer's trust

因掌握消費者交易個資,透過下列詐
騙話術行騙消費者,藉以取得消費者
信任:

Because the scammer has obtained
the consumer's transaction records,
they can use the following scam
pitches to trick the consumer and
gain the consumer's trust:

1. 誤設成分期付款
Mistakenly set up installment
payments
2. 誤升級VIP需繳費
Mistakenly upgraded to VIP
status, requiring a fee
3. 訂單設定錯誤
Error in order settings
4. 誤設成大量扣款
Mistakenly set up bulk discount

要求依指示操作來解除上述錯誤。
Then, the scammer instructs the
consumer on how to fix these errors.



操作ATM
ATM operations



操作網路銀行
Online banking
operations



購買遊戲點數
Purchasing gaming
points



Scam

內政部 刑事警察局
165 Anti-fraud Hotline Service

National Police Agency, Ministry
of the Interior
Criminal Investigation Bureau

ATM無法解除分期付款，那「[網銀轉帳介面](#)」可以？

ATMs cannot cancel installment payments. Can an “[online banking money transfer interface](#)” do it?

越來越多人從實體的ATM轉為更便捷的網路銀行轉帳，詐騙集團也抓準這點，以「換湯不換藥」的方式下手，導致許多人受騙上當。

More and more people are moving away from physical ATMs for conducting money transfers and opting for the convenience of online banking. Fraud rings have seized this opportunity to put a new twist on an old scam, causing many people to be tricked.

提醒大家，來電顯示開頭出現「+」字號，代表是從境外來電，更沒有「+886搭配國內市話號碼」的格式，除此之外，ATM以及網路銀行也沒有解除訂單、解除重複扣款的功能 !!

Be aware, if an incoming phone call displays a number beginning with a “+” sign, it indicates that the call is coming from outside the country. There is no “+886 (local phone number)” format for domestic calls. Furthermore, ATMs and online banking platforms have no function to cancel orders or reverse duplicate charges !!

接到可疑電話務必謹慎小心，請立即撥打165反詐騙專線查證 📞

If you receive a suspicious phone call, please exercise caution and immediately call the 165 Anti-fraud Hotline for verification 📞





➤ 解除分期付款詐騙之「3千萬」

3 Golden Rules for Combatting Cancelling Installment Payment Scams

- 1、接獲自稱電商客服人員來電千萬要提高警覺。

If you receive a phone call from someone claiming to be e-commerce customer service personnel, heighten your vigilance!

- 2、千萬不要聽信他人指示**操作ATM、網路銀行或購買遊戲點數**。

Never obey instructions to **conduct ATM or online banking operations or to purchase gaming points**.

- 3、千萬不要將信用卡上之任何資訊透漏予他人。(檢驗碼)

Never divulge any information printed on your credit card (e.g., authorization code) to other people.

詐騙集團怎麼取得**金融卡(存摺)**?

How do fraud rings obtain your **bank card (passbook)**?

1 假交友
Romance scams

4 假貸款
Fake loans

2 出租帳戶
Rental accounts

5 解除分期
Cancelling
installment payments

3 假求職
Fake job offers

6 假冒公務員
Government agency
impersonation

Scam Tactics
詐騙手法

Watch Out for Scammers!
小心被騙

真實案例大公開

Big reveal of real cases



內政部 刑事警察局

National Police Agency, Ministry of the Interior
Criminal Investigation Bureau



165全民防騙
165 Countering Fraud as a
Nation

人頭帳戶真實案例 Real Cases of Dummy Accounts

解除分期 Cancelling Installments

我曾經於網路購物，卻接獲詐騙集團電話，以話術**訂單錯誤**的理由，要求寄送提款卡才能解除重複扣款，我依指示寄送提款卡，之後我的帳戶遭警示才發覺遭詐騙。

I made an online purchase, only to be called by a fraud ring. They claimed **there was an error with my order** and said I needed to mail them my ATM card so they could reverse the duplicate charges. I mailed them my ATM card as instructed; subsequently, my account was flagged and I realized I'd been scammed.

關鍵字: 訂單錯誤、解除分期、提款卡

Keywords: order error, cancelling installments, ATM card

假冒公務員 Government Agency Impersonation

我接獲假冒**戶政事務所**來電，稱有人拿我的證件申辦戶籍謄本，後來有假冒的**檢察官**及**警察**來電，說我涉及刑案，並佯稱要協助我暫緩執行及分案處理要求我將金融卡及密碼放在路邊，之後我的帳戶遭警示才發覺遭詐騙。

I received a phone call from someone impersonating **the household registration office**. They claimed that someone had stolen my ID and applied for a household registration transcript. Later, I was called by a fake **prosecutor** and fake **police**; they said I was involved in a criminal case and pretended to assist me in deferring execution and handling the case assignment. They required me to place my bank card and password on the roadside. Subsequently, my account was flagged and I realized I'd been scammed.

關鍵字: 戶政事務所、檢察官、警察、金融卡

Keywords: household registration office, prosecutor, police, bank card

內政部
刑事警察局



不要將金融帳戶交給任何人
Don't give your bank account to anyone!



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人頭帳戶真實案例 Real Cases of Dummy Accounts

假求職 Fake Job Offer

我因為求職需求，於臉書上看到**家庭代工**的工作廣告，後續加了對方LINE帳號後，對方稱要將材料費匯進我的銀行帳號，要求我將金融卡寄出確認是否為本人銀行帳號，因此我使用超商店到店寄出金融卡並於LINE告知金融卡密碼，後續對方皆無寄出家庭代工材料，我的帳戶被警示才驚覺遭詐騙。

I was job hunting, and I saw a **work from home** opportunity advertised on Facebook. After I added the recruiter on LINE, they claimed they wanted to remit the materials fee to my bank account, and needed me to mail them my bank card so they could verify that I was the actual account holder. I went to the convenience store and used store-to-store shipping to mail out my bank card. I also informed them of my bank card password on LINE. After that, they never sent me the materials for the work from home job, and my account was flagged, which finally alerted me that I'd been scammed.

關鍵字:求職、家庭代工、金融卡、LINE、店到店
Keywords: job hunting, work from home, bank card, LINE, store-to-store

假貸款 Fake Loan

我在臉書上看到資金需求的廣告後留下自己的LINE ID，歹徒以OO理財公司之名義加我LINE，稱可以協助**幫忙貸款**，但需先提供個人銀行之網銀帳號及密碼以**提高過件率**，我便提供名下銀行之網路銀行帳號密碼，之後遭警示才發覺遭詐騙。

I was on Facebook, and after seeing an advertisement about capital needs, I left my LINE ID. The scammer added me on LINE, using the name "OO Financial Management Company". They claimed they would **assist me in getting a loan**. But first they needed me to provide my personal online banking account and password to **increase my loan approval rate**. I provided the online banking account and password for the account in my name; afterward my account was flagged and I realized I'd been scammed.

關鍵字:貸款、過件率、網路銀行、LINE
Keywords: loan, approval rate, online banking, LINE

內政部
刑事警察局

National Police Agency, Ministry of the Interior
Criminal Investigation Bureau

不要將金融帳戶交給任何人
Don't give your bank account to anyone!



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人頭帳戶真實案例 Real Cases of Dummy Accounts

假交友 Romance Scam

我接到在國外工作的朋友來電，稱要回國買房，要匯5萬美金給我請我先幫他看房，但是他說因為從國外匯錢回來需要經過**外匯局**，所以叫我加一名叫000的LINE，稱他是外匯局人員，000要我提款卡及密碼寄給他才能協助我匯款，當我的帳戶被警示才驚覺遭詐騙。

I received a phone call from a friend working overseas, claiming they wanted to come back to our country and buy a house. They wanted to remit US\$50,000 to my account so I could house hunt. But they said money remitted from overseas needed to go through the **foreign currency office** and asked me to add OOO, who was supposedly staff at the foreign currency office, as a friend on LINE. OOO asked me to mail them my bank card and password so they could assist with the remittance. When my account was flagged, I finally realized I'd been scammed.

關鍵字: 國外朋友、外匯局、提款卡、LINE

Keywords: overseas friends, foreign currency office, ATM card, LINE

出租帳戶 Rental Account

我在臉書社團上看到一則貼文，貼文寫遊戲金流**出租帳戶**，剛好我有金錢需求，於是我就私訊對方，後續跟對方加LINE，我提供我的金融卡共3張給對方，並且提供金融卡密碼，後續我要領錢時才發現帳戶被警示。

I saw a post in one of my Facebook groups about gaming cash flow **rental accounts**. As it happened, I needed cash, so I messaged the person and subsequently added them on LINE. I gave them a total of 3 bank cards. Furthermore, I provided my bank card passwords. Later, when I tried to withdraw money, I discovered that the accounts had been flagged.

關鍵字: 出租帳戶、金融卡、LINE

Keywords: rental account, bank card, LINE

內政部
刑事警察局



不要將金融帳戶交給任何人
Don't give your bank account to anyone!



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假網拍詐騙 Online Shopping Scams



二手買賣專區社團



手機最便宜

1 分鐘

二手出清跳樓大拍賣！
限量10隻～～～要搶要快！

加好友傳送訊息



已成為好友
請問你貼文的手機還有嗎？



還有還有，沒幾隻了，
你要我幫你保留，
我拍我的身分證給你看，
別擔心，去超商
購買遊戲點數吧！

1

2

3

4

為什麼要買遊戲點數？

本店和遊戲公司有合作
！你去超商後，我教你
操作！

如果店員問，你就說自
己用，因為有些超商有
限購。



我已經買好了！

好，你拍發票和序
號給我，確認後我
就出貨！



假網拍詐騙

Online Shopping Scams

內政部 刑事警察局

National Police Agency, Ministry of the Interior
Criminal Investigation Bureau



歹徒於社群平臺張貼
販售各類商品貼文
吸引民眾洽談

Scammer posts on social platforms
pretending to sell various products
and entices victims to inquire.



利用網路匯款、貨到付款、LINE
PAY、購買遊戲點數等方式進行交易
Conducts transaction via online
remittance, cash on delivery, LINE
PAY, purchase of gaming points, etc.



付款後對方失去聯繫，驚覺遭詐
After payment, the seller ignores
messages, and the victim realizes
they've been scammed.



利用社群平臺購物遭詐風險高
Shopping on social platforms carries a high risk of being scammed.



慎選優良商譽、提供第三方支付管道之拍賣平臺
Only choose reputable stores and platforms that provide third party payment channels.

假網拍詐騙 Online Shopping Scams



一頁式購物廣告特徵

Characteristics of Landing Page Ads

特徵1: 網頁上沒有公司地址、客服電話(或沒人接聽)、只留電子信箱。
Characteristic 1: Webpage does not list the company's address or customer service phone number (or no one answers the phone); only an e-mail address is provided.

特徵2: 售價明顯低於市場行情。
Characteristic 2: The selling price is markedly lower than the retail price.

特徵3: 常以限時或倒數方式吸引民眾。
Characteristic 3: Frequently uses time limits or countdowns to attract customers.

特徵4: 免運費、號稱有7天鑑賞期即可拆箱驗貨。
Characteristic 4: Free shipping, 7-day money-back guarantee, allows box -opening to inspect goods.

特徵5: 只能使用貨到付款或信用卡付款(使用信用卡將有被盜刷的風險)
Characteristic 5: Only accepts cash on delivery or credit card payments (using a credit card has a risk of incurring fraudulent charges).

特徵6: 網頁大多會有夾雜簡體字或使用大陸用語(直郵、郵費、支持換貨)
Characteristic 6: Generally uses a mix of traditional and simplified Chinese characters, or uses mainland Chinese wording (e.g., 直郵, 郵費, 支持換貨).

騙 SCAM

獨立避震系統
Independent Suspension System

【超強合金越野】超大號威達遙控四驅車 超強遙控越野充電戶外攀岩
Super Strong Aluminum Alloy Off-Road Extra Large 4WD RC Truck, Super Tough RC Off-Road Battery Charger Outdoors Rock Climbing

NT\$1599 NT\$2499

★★★★★

已搶購5836件 5836 sold 距離結束 07時28分31秒
僅剩61件 Only 61 remaining Ends in 07:28:31

特價 促銷
Sale Promo

免運費 貨到付款 7天鑑賞期
Free Shipping Cash on Delivery 7-Day Money-Back Guarantee

圖文詳情 訂購查詢
Photos and Details Order Inquiry

NT\$1599 立即購買
Buy Now

刑事警察局

Criminal Investigation Bureau

支付方式
Payment Methods

● 貨到付款
Cash on Delivery

● 信用卡
Credit Card

VISA JCB MasterCard

【耶誕2折活動】Alpha1 Pro 遙控智能可視化編程機器人
Xmas 80% Off Blowout Alpha 1 Pro RC Smart AI Visual Programming Robot

聖誕提示：2折優惠僅限前100名，僅限 NT\$2099，若額已滿后請繼續關注下單，請在原價處購買！

促銷：【正品保證，支持專櫃驗貨，附帶證書】
【保質保價，2年保固，附保書】
【1年內質量問題，免費換新，郵費全免】

1-year warranty against quality defects: free exchange, free return shipping

數量: 1

NT\$2099 已含稅 立即購買 聯絡客服

Official website direct mailing

➤ 防假網拍詐騙之「3千萬」：

3 Golden Rules for Combatting Online Shopping Scams:

1. 遇有名人推薦之廣告，請務必至本人或官方社群帳號查證。

When you see a celebrity endorsement, verify that it is the actual celebrity or their official social media account.

2. 應慎選優良有信用之網路商家，選擇提供可第三方支付之網購平臺確保自己權益。

To protect your rights, only choose online retailers with a trustworthy reputation, and choose e-commerce platforms that support third-party payment.

3. 避免透過 LINE、FACEBOOK 等
與賣家私下聯繫交易。

Avoid conducting transactions through private messages with the seller on platforms such as LINE and Facebook.



假網路購物詐騙影片

Video on e-Commerce scams

假愛情交友詐騙 Fake Romance Scams

STEP
01



歹徒用帥哥、美女圖於交友APP、社群軟體隨機搭訕、加好友
Scammer poses as a handsome man or beautiful woman on dating apps and social software, then randomly strikes up conversations and adds people as friends

STEP
03



以各種理由說要將積蓄、退休金等貴重物品以包裹寄給你，拜託你代收、代保管
Scammer invents various reasons for wanting to mail the victim a package containing their savings, pension, and other valuables. They beg the victim to accept the package for safekeeping.

STEP
05



收到匯款後便人間蒸發、再也聯繫不上
After receiving the remittances, the scammer vanishes and never contacts them again.

STEP
02



自稱戰地軍官(醫)、駐外工程師等成功人士
每天噓寒問暖、喊你寶貝、親愛的、老公老婆
Scammer claims to be a successful person, such as an officer/medic on the battlefield or an engineer working overseas.
Every day, they ask about the victim's health and refer to them as baby, love, hubby/wife, etc.

STEP
04



以包裹卡在機場、港口需繳納關稅、手續費等理由陸續要求民眾於短時間內儘速前往匯款
Scammer claims the package is stuck at the port or airport and requires a customs fee, handling fee, etc., and uses this pretext to successively demand that the victim make remittances as quickly as possible within a brief period.

SCAM



根本沒有包裹
There was never a package



內政部 刑事警察局
警政司 刑事警察局
NATIONAL POLICE AGENCY

National Police Agency, Ministry of the Interior
Criminal Investigation Bureau

假交友詐騙 Fake Romance Scams

怦然心動交友平台

夯

NO. 1
小莓果
21歲, 台北市

加 Line 立即聊天



哥哥, 家裡急需錢,
有在兼職援交,
可以幫幫我嗎?

6:03 PM

已讀
6:03 PM

好啊! 要如何幫忙?

1

2

3

4



哥哥, 因為我怕你是警察,
你先去超商買遊戲點數後,
拍給我, 就當保證金, 好嗎?



50000點

已讀
6:05 PM

已讀
6:05 PM

收到點數了嗎? 可以見面了嗎?

6:06 PM

小莓果 已退出聊天室

被
詐
騙
了
!!!





假援交4流程

4 Stages of a Fake Escort Scam

1. 潛伏於交友網站，隨機搭訕聊天
Scammer lurks on dating sites, randomly striking up conversations
2. 要求購買遊戲點數作保證金
Requires purchase of gaming points as deposit money
3. 編造理由促使被害人持續購買點數
Invents reasons to compel victim to continuously purchase gaming points
4. 威脅對被害人或家人不利
Threatens the victim or their family



被害人3特質

3 Characteristics of Victims



擁有歹徒極少的聯絡資訊
Has very little contact information for the scammer



畏懼恐慌,疏於求助
Frightened; doesn't ask for help



較無社會經驗的學生或平凡上班族(高危險群)
High risk groups include those with little social experience, such as students or ordinary office workers



National Police Agency, Ministry of the Interior
Criminal Investigation Bureau

「釣魚簡訊」

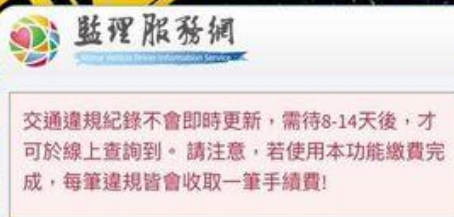
SMS Phishing

- 目前最盛行的詐騙手法就是「釣魚簡訊」的詐騙，詐騙集團利用2大系統手機簡訊傳送功能，iMessage及RCS(即時通訊)內件的機制傳送簡訊，簡訊內容包括eTag費用未繳、水費、電費逾期，或是銀行帳戶安全性的問題帳戶遭到關閉，然後提供一個詐欺集團所設的假官方網站，等到民眾點進去，就會被引導輸入個人資料、帳戶或是其他操作，在取得個資後，再引導民眾去操作，最後把帳戶的錢盜轉或是盜刷信用卡。
- Currently, the most prevalent scam tactic is **SMS Phishing**. Fraud rings exploit the internal mechanisms of two major mobile phone SMS transmission systems, **iMessage** and **RCS** (instant messaging), to transmit messages. The message content includes notifications of **eTag fee nonpayment, overdue water or electricity bills, or bank account security issue resulting in account closure**, then provides a link to a fake official website set up by the fraud ring. Scammers wait for victims to click onto the site, where they are guided to input personal information or account numbers, or conduct other operations. After **obtaining personal information**, they continue to guide the victim to conduct operations, finally they fraudulently transfer funds from the account or make **unauthorized credit card transactions**.

罰鍰逾期假簡訊詐騙 Overdue Fine Fake SMS Scam



【交通違規罰鍰】您有一筆交通罰款逾期未到案，請於112/04/27前繳納，查詢及繳費請點此 t.ly/mvdis.gov.tw 回復1啟動連結查詢



截止到 112年04月26日：您有一筆違規記錄逾期未處理，逾期未繳的罰單將會被收取衍生罰款，可線上

注意！詐騙

違規日	111年10月2日
處罰事由	不依標誌，標線號誌指示
處罰條例	第48條第1項第2款
應到案日	111年11月1日
違規單號	AQ0110102
罰鍰金額	900 元

監理服務網
National Traffic Violation Online Information Service

您正在支付交通違規罰款：新臺幣 900 元 請填寫您的支付卡資訊。

信用卡持有人姓名

碼

信用卡有效期限至 (MM/YYYY)
MM YYYY

CVV 號碼

請參閱信用卡背上簽名帶上的最後3個密碼數字

RCS 簡訊詐騙

RCS SMS Scam



其他假簡訊詐騙 Other Fake SMS Scams



詐騙簡訊提醒 Fraudulent SMS Alert

近期詐騙簡訊態樣1 Recent Fraudulent SMS (Pattern 1)

遠傳電信溫馨提示

Friendly reminder from Far EasTone

親愛的用戶您好,截止2023年3月25日您的遠傳幣餘額:5559,將於三個工作日內到期,為避免影響,請及時兌換獎賞。

<https://www.fetnete.cn>

請回復1激活鏈接領取

Dear customer, as of March 25, 2023, your F-Coin balance is 5559. Your coins will expire in 3 days. To avoid losses, please exchange your coins for rewards immediately.

<http://www.fetnete.cn>

Reply "1" to activate the reward link

中華電信:會員回饋提示,您的賬戶5340積分將於今日內到期,逾期將作廢,請及時兌換獎品:<http://www.chtcom-vip.com>

請回復1激活鏈接領取

Chunghwa Telecom: Member rewards reminder: Your account has 5340 points expiring today. Expired points will be lost. Please exchange your points for rewards immediately:

<http://www.chtcom-vip.com>

Reply "1" to activate the reward link



詐騙關鍵字:激活鏈接、賬戶、回復
Scam keywords: activate link, account, reply

內政部 刑事警察局
MINISTRY OF THE INTERIOR
CRIMINAL INVESTIGATION BUREAU

National Police Agency, Ministry of the Interior
Criminal Investigation Bureau



詐騙簡訊提醒 Fraudulent SMS Alert

近期詐騙簡訊態樣2 Recent Fraudulent SMS (Pattern 2)

【汽燃費逾期徵收通知】您的111年度汽燃費逾期金額 2880 元，請於 112/04/05 前繳納，<https://infirj.vip/> 回復1開始連結查詢
Notification of overdue vehicle fuel fee Your 2022 vehicle fuel fee past due amount is NT\$2880. Please pay by April 5, 2023. <https://infirj.vip/> Reply "1" to begin link query



請蘋果用戶請儘速升級
為 iOS 16.2 以上版本
避免收到 iMessage 詐騙訊息
Apple users! Please immediately update
to iOS 16.2 or higher to avoid receiving
fraudulent SMS in iMessage.



詐騙態樣: 電信業者、要求繳費、點數到期、汽燃料費
Scam keywords: telecommunications operators, request
fee payment, points expiring, vehicle fuel fee



National Police Agency, Ministry of the Interior
Criminal Investigation Bureau



詐騙簡訊提醒

Fraudulent SMS Alert



過濾未知寄件人傳來的訊息

Filter SMS from unknown senders

設定>訊息,向下捲動至「訊息過濾」,然後開啟「過濾未知的寄件人」。

Settings > Messages, scroll down to “Message Filtering”, then turn on “Filter Unknown Senders”



回報詐騙或垃圾訊息

Reporting scam or spam SMS

在訊息列表中，按住垃圾訊息，然後點一下「回報垃圾訊息」。如果已打開訊息,請至訊息底部,點一下「回報垃圾訊息」，然後點一下「刪除並回報垃圾息」。

In the message list, tap the spam message, then tap “Report Junk”. If you already opened the message, please tap “Report Junk” at the bottom of the message, then tap “Delete and Report Junk”.

內政部
警政署 刑事警察局

來源:phone使用手冊

Source: iPhone user manual

<https://support.apple.com/zh-tw/guide/iphone/iph203ab0be4/ios>

National Police Agency, Ministry of the Interior
Criminal Investigation Bureau

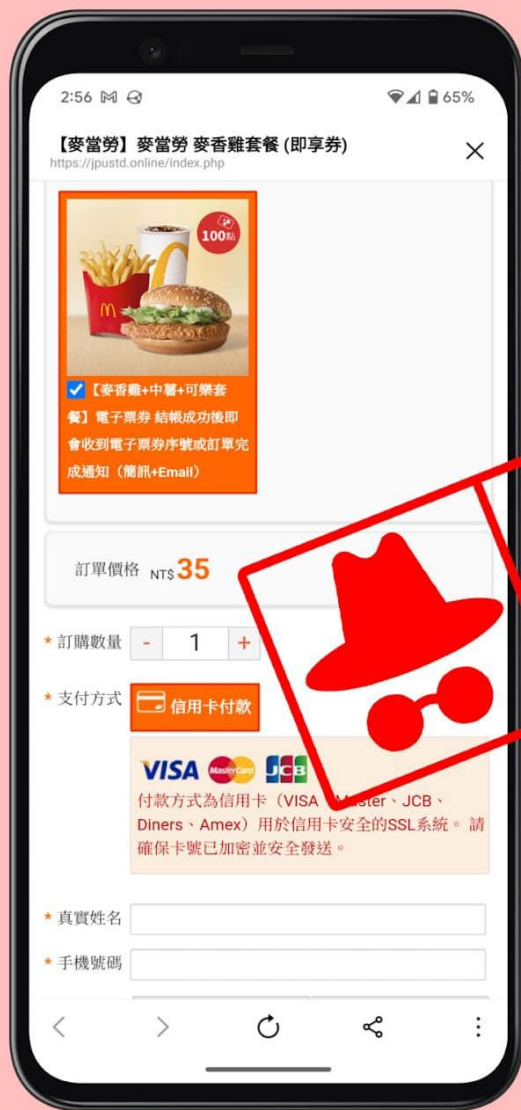


假簡訊詐騙新聞畫面

News Report on SMS Scams

Online Discount Coupon Scam

網路優惠券詐騙



特別聲明：

本站由國泰世華銀行、玉山銀行、合作金庫銀行、渣打銀行聯合提供保障，請使用以上銀行的金融卡或信用卡支付！

溫馨提示：支持免郵+7天無條件退換貨。下單成功後會以簡訊或郵件的方式通知您，並提供追蹤信息。訂單按照下單順序進

小心詐騙集團假冒知名速食店、飲料店之分享券、即享券釣魚連結惡意攻擊！！

Watch out for fraud rings impersonating famous fast food restaurants and drink shops and sharing coupons or instant coupons, which are actually phishing links for malicious attacks!!

當心！！「山寨的麥當勞即享券限時搶購廣告或詐騙的釣魚網站」

Look out! Counterfeit McDonald's instant coupon—is it a limited time sale or a fraudulent phishing website?

最近民眾在網路上看到這樣的活動廣告，並引導進入一個設計得跟麥當勞形象很像的頁面。這是要誘騙民眾進去填入個人、信用卡卡號、驗證碼等資料，盜刷款項！平常除了當心不明的簡訊連結外，務必一定要確認官方網址是否正確，更不要隨便填寫個資。

Recently, members of the public have seen advertisements for this type of promotion online, and been guided to enter a page that is designed to resemble the McDonald's website. The site attempts to trick people into entering their **personal information, credit card numbers, authorization codes**, and other information in order to make fraudulent charges! In addition to being wary of unknown SMS links, you must always verify whether the official URL is correct, and never input personal information without due consideration!

面對這類可疑訊息💡

If you receive a suspicious message like this one💡

- 1、先查證 Verify first!
- 2、不分享 Do not share
- 3、快檢舉 Quickly report

☒ 認明藍勾勾，才是認證過的官方粉絲專頁👤

☒ The verification checkmark indicates a verified official fan page👤

Government Agency Impersonation

LINE



歹徒自稱是警察、檢察官，表示民眾涉及刑案、帳戶涉及洗錢

[illegible]

02



此時要求民眾去解除定存、保單、抵押房產、臨櫃匯款、網路轉帳等

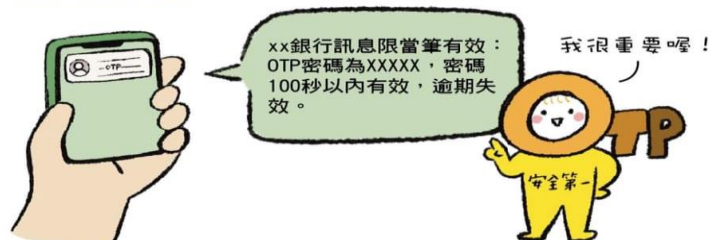
04





OTP是什麼？

- OTP是**one-time password**的縮寫，指的是透過動態生產的一次性、用過即廢除的一段密碼，來驗證使用者身分的真實性。



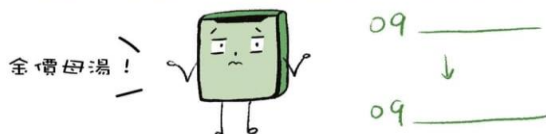
- OTP驗證通常用於金融交易、網站註冊帳號或是忘記密碼時使用，因為**密碼只能使用一次**，因此相較於靜態密碼有較高的安全性。

詐騙集團如何利用OTP騙取金錢

- 用話術要求被害者提供其所接收到的OTP密碼，當密碼一交出去，帳戶隨即遭洗劫。



- 利用釣魚網站騙取被害人的手機號碼跟OTP密碼，把被害人在銀行綁定的手機號碼換成歹徒自己的。



防詐三秘訣



NO!



不隨意給出OTP密碼

不隨意點擊來路不明的簡訊連結或網址



遇有可疑，立即撥打165反詐騙專線諮詢

眼見不能為憑 慎防AI深偽科技詐騙

You Can't Trust Your Eyes

Precautions Against AI Deepfake Technology Scams

- 深度學習技術模型技術的快速發展，大幅提升做出高仿真內容偽造的效能，深偽技術變得更容易取得、偽造時間縮短、技術獲取門檻變低的趨勢，在AI來臨的時代，民眾遇到親友或陌生人以影片或電話請求借錢或威脅匯款等，應以其他方式聯繫當事親友以多方聯繫管道或撥打165反詐騙諮詢專線查證。

The rapid development of deep learning technology models has greatly enhanced the efficiency of producing high quality counterfeit content. Deepfake technology has become easier to acquire, counterfeiting time has been shortened, and the thresholds for obtaining this technology are getting lower. In the modern era, due to the advent of AI, if you receive video calls or phone calls from friends, relatives, or strangers asking for loans or demanding remittances through intimidation, you should attempt to contact the friend or relative using other methods, and you should maintain multiple contact channels. You can also call the 165 Anti-fraud Consultation Hotline to verify.



詐騙集團又有新招近期如家中收到郵局通知單要仔細查證

Fraud rings also have new tricks. Nowadays, if your family receives a post office notification, it must be carefully verified.

⚠ 有無收件寄件人姓名及地址

Does the mail contain the sender's full name and address?

⚠ 有無包裹郵件號碼

Does the package have a postal barcode?

⚠ 郵局不會提供手機要您回撥

The post office will never provide a mobile phone number for you to call back.

⚠ 郵局使用投遞不會使用配送用語

The Chinese word for “shipping” used by the post office is 投遞. The post office never uses the word 配送.

📌 中華郵政郵務處表示

Chunghwa Post postal service office expresses that:

△ 郵局如果遇上投遞包裹或郵件不成功會優先聯絡寄件人，不會聯繫收件人

If the case of unsuccessful delivery of a package or mail, the post office will prioritize contacting the sender. It will not contact the recipient.

△ 如果真的有留下電話供民眾聯繫，也只會留郵局的市內電話，不可能是手機號碼，提醒民眾務必留意，小心詐騙。

If the post office truly needs to leave a contact phone number, it will only leave the post office's local number, which will never be a mobile phone number. The public is warned to be vigilant and beware of scammers!



被害人也是加害人?
車手?人頭帳戶?

The victim is also the villain?
Accomplice? Dummy account?



Beware of scammers

別當詐騙集團替死鬼 Don't Be a Fraud Ring's Fall Guy

詐欺車手暗黑真相大公開



車手是什麼

- ✓ 詐騙集團成員，負責到ATM提領贓款，或與被害人面交收取財物，從中賺取傭金
- ✓ 車手不需高度技術，被逮風險卻最高，被當成消耗品、替死鬼



車手哪裡來

- ✓ 詐騙集團透過網咖、同儕吸收觀念偏差的年輕人擔任車手
- ✓ 詐騙集團在網路刊登徵才訊息，以會計作帳、收取賭金為由，引誘民眾協助領款



車手會怎樣

- ✓ 刑法加重詐欺罪（1年以上7年以下有期徒刑）
- ✓ 組織犯罪防制條例（強制工作3年）
- ✓ 民事賠償（被害人可向車手求償）



2大修法重點

收簿集團

收集帳戶罪

(5年以下有期徒刑)

- ①冒充公務員收集。
- ②3人以上共犯之。
- ③於網路對公眾收集。
- ④利用深偽技術收集。
- ⑤有對價收集。
- ⑥以詐術、監控等不正方法收集。

人頭帳戶提供者

先裁處告誡

提供帳戶罪

(3年以下)

- ①有償提供
- ②提供達3個以上
- ③裁處後5年內再犯

以打工名義擔任詐騙集團的「車手」 Serving as an “Accomplice” to a Fraud Ring in the Name of Part-time Work

- 1、集團利用少年假冒法院書記官或法院執行處人員前去向被害人拿錢，可以賺取分紅佣金。
The fraud ring has young people impersonate court clerks or court enforcement personnel and sends them to the victim's house to collect money in exchange for a commission.
- 2、集團利用少年攜帶多張人頭帳戶金融卡，一經通知被害人匯款，少年就立刻以相對應的金融卡使用ATM提領出所有款項。
The fraud ring has young people carry bank cards for multiple dummy accounts. As soon as they are notified of a victim's remittance, the young person immediately uses the corresponding card to withdraw money from an ATM.
- 3、新聞案例：「18歲詐騙車手聲稱為減輕單親媽負擔」，自稱「當車手輕鬆又有高酬，上網尋找機會」，所以聽從詐騙集團指示從臺中北上基隆，向老婦謊稱欠下鉅額電信費，需交由檢察官監管帳戶存款，詐騙取得現金，警方24小時內逮捕車手到案並依詐欺罪嫌移送法院。

Example case from the news: 18-Year-Old Fraud Accomplice Claims She Did It to Reduce Her Financial Burden as a Single Mother She says, “Being an accomplice was easy and the profits were high, so I went online to search for opportunities.” On the orders of the fraud ring, she traveled from Taichung north to Keelung, where she tricked an elderly woman into believing she owed a large amount in overdue telecommunications fees and needed to turn her savings account over to prosecutors for monitoring. The scammers obtained the cash, and within 24 hours the police arrested the accomplice, who was brought before a judge and transferred to the court on suspicion of fraud.

車手是什麼？

What is an Accomplice?

- 1. 詐騙集團成員，負責到 A T M 提領贓款，或與被害人面交收取財物，從中賺取佣金。

A member of a fraud ring who receives a commission in exchange for withdrawing illicit funds from ATMs or claiming valuables from the victim in person.

- 2. 車手不需高度技術，被逮捕風險卻最高，被當成消耗品、替死鬼。

The accomplice does not need to be highly skilled, but they run the highest risk of being arrested. They are considered to be expendable fall guys.

車手哪裡來？

Where Do Accomplices Come From?

- 1. 詐騙透過網路、同儕吸引觀念偏差的年輕人擔任車手。
Scammers use the Internet and members of peer groups to attract morally compromised young people to become accomplices.
- 2. 詐騙集團在網路刊登徵才訊息，以會計作帳、收取賭金為由，引誘民眾協助領款。
Fraud rings publish recruitment information online, pretending to need assistance with accounting and bookkeeping and collecting gambling money to lure in the public.

車手會怎樣？

What Happens to Accomplices?

- 1. **刑法加重詐欺**（處一年以上七年以下有期徒刑，得併科一百萬元以下罰金）
Increased penalties for fraud under the Criminal Code (Fixed term of imprisonment of 1–7 years, with possible fine of up to NT\$1 million)
- 2. **組織犯罪條例**（處六月以上五年以下有期徒刑，得併科新臺幣一千萬元以下罰金）
Regulations on organized crime (Fixed term of imprisonment of 6 months to 5 years, with possible fine of up to NT\$10 million)
- 3. **民事賠償**（被害人可向車手求償）
Civil compensation (victim can demand compensation from the accomplice)

擔任詐欺車手的錯誤認知

Misconceptions About Serving as an Accomplice to Fraud

- 擔任車手只是幫忙拿包裹(錢)，並**無參與**犯罪，不構成詐欺。
Serving as an accomplice is just helping to collect packages (money), and **is not engaging** in a crime; therefore, it does not constitute fraud.
- ▶但凡有參與犯罪要件行為，就可能是詐欺共犯。
▶Because committing a crime is a prerequisite for their actions, they are an accomplice to fraud.
- 未成年擔任車手並不會坐牢。
Minors serving as accomplices cannot be imprisoned.
- ▶未成年雖由少年法院審理，最後仍可能裁定**感化教育**。
▶Although minors will be tried in juvenile court, they still can ultimately be sentenced **to reformatory education**.
- 擔任車手是個人決定，即使被警方逮捕，自己負責就好。
Serving as an accomplice is a personal decision. Even if I'm arrested by the police, only I will be held responsible.
- ▶雖然車手係未成年人，依民法第187條「限制行為能力人，不法侵害他人之權利者，其法定代理人連帶負損害賠償責任」規定，車手的父母(監護人)將面臨**巨額賠償金額**。
▶Even if the accomplice is a minor, in accordance with the stipulations of Article 187 of the Civil Code, “A person...limited in capacity to make juridical acts, who has wrongfully damaged the rights of another, shall be jointly liable with his guardian for any injury arising therefrom...” Therefore, the accomplice's parents (guardian) will face **a large sum of compensatory damages**.

貪

Greed

善不分輕重
積之必利
無論多少貪
者則亡

董義

165

然後先撥打反詐騙專線求證喔！
大家記得，遇到可疑電話要先鎮定。



Remember everyone, if you encounter suspicious phone calls, first, stay calm! Then, call the Anti-Fraud Hotline to request verification!

報告完畢，感謝賜教

End of report. Thank you for your instruction.