

## Newsletter

October 2017

Wing Lung Bank

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### **HKMA Warns About Fake Wing Lung Bank Website**

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The Hong Kong Monetary Authority and Wing Lung Bank have issued warnings about a fraudulent webpage, https://www.winglungonline.com/ using the name of Wing Lung Bank. The bank's official websites are:

- Wing Lung Bank: www.winglungbank.com
- Wing Lung NET Securities Services: www.winglungsec.com

Victims should promptly call the Bank's Fake Wing Lung Bank website, note the https connection Customer Service Hotline at +852 2309

The differences between the real and fake sites are striking, the fake does not copy the logo, colour scheme or layout of the real site at all. It also uses English, while the real site defaults to Chinese. But the most surprising difference is that the fake site forces the use of an encrypted, https, connection using a valid certificate, but the real www.winglungbank.com site defaults to an unencrypted connection. Therefore, the fake site gets a reassuring closed Real value of the site gets a reassuring closed real value of the site gets a reassuring closed real value of the site gets a reassuring closed real value of the site gets a reassuring closed real value of the site gets a reassuring closed real value of the site gets a reassuring closed real value of the site gets a reassuring closed real value of the site gets a reassuring

the fake site gets a reassuring closed Real Wing Lung Bank website, by default unencrypted. green padlock in the address bar, and the



real site does not. Admittedly, the real login page is https protected, but it is linked via a JavaScript button from the unencrypted front page. Should a bank expect their customers to run a script from an unidentified website to reach their login page?

#### **More Information**

- Fraudulent Bank Websites, Phishing E-mails and Similar Scams
- Alert to the Public and Customers Regarding Wing Lung Bank Fraudulent Website

# US Court Likely to Dismiss Damages Claim Against HK Toymaker VTech for Personal Data Breach

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Hong Kong electronic toy maker <u>VTech hit the headlines in 2015</u> for the exposure of the personal details of nearly 11 million accounts including 6.37 million children. The incident resulted in a class action suit in the Northern District of Illinois, Eastern Division, USA. The initial claim was dismissed in July 2016 because the plaintiffs had failed to prove their fears of identity theft. In a revised claim, the plaintiffs wanted the court to assess damages on the basis that the breach reduced the value of their purchases but VTech is arguing that the online services that were breached (Learning Lodge and Kid Connect) were launched after the toys were released. As the ruling in July 2016 said that registration for services was separate from the purchase of the toys, the revised claim looks likely to fail.

This highlights one of the differences between USA and European Union law about personal data privacy. In the EU, a data leak must be reported and is punishable, with no proof of damage being necessary. In Hong Kong, the PDPO only allows the Privacy Commissioner for Personal Data to issue an Enforcement Notice for a first breach.

Yui Kee Chief Consultant Allan Dyer commented, "The number and size of data breaches that are being reported make it clear that many organisations are not protecting people's personal data adequately. The message from this case for commercial companies is clear: security to protect customers' personal data is a waste of money because there will be no financial penalty for a breach. If we want to strengthen our defence against identity theft and other attacks using personal data, we must demand stricter personal data protection laws."

### **More Information**

- Rattled toymaker VTech's data breach case exiting legal pram
- VTech Data Breach Exposes Personal Data of Hundreds of Thousands of Children

## **HKMA Warns About Fake Chong Hing Bank Website**

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The Hong Kong Monetary Authority (HKMA) has issued a warning about a fake Chong Hing Bank website,



Fake Chong Hing Bank Website

http://www.chonghingbank.mobi/Default1.aspx . The fake website was still active at the time of writing this article. The domain name chonghingbank.mobi was created in 2010. The

contact information is an address in Guangzhou City, but the site is hosted with a Singaporean hosting company.

The bank's official website is: www.chbank.com.

Victims should contact CHB Customer Services Hotline at +852 3768 6888 and the Cyber Security and Technology Crime Bureau of the Hong Kong Police Force at +852 2860 5012.

### **More Information**

- Fraudulent website related to Chong Hing Bank Limited
- Chong Hing Bank Detects a Fraudulent Website



Suite C & D, 8/F, Yally Industrial Building 6 Yip Fat Street, Wong Chuk Hang, Hong Kong

Tel: 2870 8550 Fax: 2870 8563 E-mail: <u>info@yuikee.com.hk</u>

http://www.yuikee.com.hk/

