檔　　號：
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僑務委員會　書函

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發文日期：中華民國114年4月18日
發文字號：僑生輔字第1140077343號
速別：普通件
密等及解密條件或保密期限：
附件：外籍人士反詐騙宣導簡報(英文版)、外籍人士反詐騙宣導簡報(華文版) (附件一 5202280e2527218a3fddde7b6deca938_A49000000B_1140077343_doc2_Attach1.pdf、附件二 5202280e2527218a3fddde7b6deca938_A49000000B_1140077343_doc2_Attach2.pdf)

主旨：請貴校務向僑生加強宣導防範金融詐騙事，詳如說明，請查照。

說明：

一、本會本(114)年3月26日僑生輔字第1140500673號書函諒達。

二、為防範僑生一時不慎涉入金融詐騙案件，請參考運用內政部警政署提供之中英文版反金融詐騙宣導影片（中文版https://www.facebook.com/share/v/16Y4aSjotv/?mibextid=wwXIfr、英文版https://www.facebook.com/share/v/16378kS6ex/?mibextid=wwXIfr）以及相關簡報，請查收並向在學僑生廣為宣達。

正本：各大專院校、國立臺灣師範大學僑生先修部、國立華僑高級中等學校、高雄市私立三信高級家事商業職業學校、中山學校財團法人高雄市中山高級工商職業學校、臺南市六信高級中學、永平學校財團法人桃園市私立永平工商高級中等學校、世紀學校財團法人桃園市世紀綠能工商高級中等學校、臺南市亞洲高級餐旅職業學校、高雄縣私立高苑高級工商職業學校、新北市私立莊敬高級工業家事職業學校、華德學校財團法人高雄市華德高級工業家事職業學校、新光學校財團法人高雄市新光高級中學、嘉義縣私立萬能高級工商職業學校、高雄市私立樹德高級家事商業職業學校、慈明學校財團法人臺中市慈明高級中等學校、臺中市青年高級中學、方曙學校財團法人桃園市方曙商工高級中等學校、新竹縣仰德高級中學、光啟學校財團法人桃園市光啟高級中等學校、嘉義市私

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立東吳高級工業家事職業學校、臺灣省新竹縣私立東泰高級中學、啟英學校財團法人桃園市啟英高級中等學校、臺北市私立大同高級中學、雲林縣私立大成高級商工職業學校、新竹市私立光復高級中學、臺南市私立育德工業家事職業學校、臺中市私立致用高級中學、開南學校財團法人臺北市開南高級中等學校、新北市私立樹人高級家事商業職業學校、臺中市私立嶺東高級中學

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What's a dummy account?

A dummy account is **a bank account opened in your name**, but you don't use it—instead, you **hand it over (or even sell it) to someone else**, giving them full control, including **your ATM card and PIN.**

More often than not, these accounts are used by fraud syndicates to move money in and out, helping them avoid detection by banks and authorities. **Since the account is still under your name**, when the money trail is traced, **the police will come after you.**

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Selling Your Account?

Think It No Big Deal?

Think Again!

Selling your bank account, ATM card, and PIN to someone else may seem like an easy way to make fast cash—**but it comes with serious risks**.

When you open an account for someone else or sell your own one, **you're creating a dummy account**. Fraud syndicates will use it to trick victims into transferring money, and then they'll use your card and PIN to withdraw the "profits."

By selling your account, you're not just breaking the law—you're becoming **an accomplice to fraud**. And that makes you a criminal.

Think twice before you get involved. Quick money isn't worth the cost to your future.

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Selling Accounts Can Lead to Dire Consequences !

1. Criminal Charges: Become an Accomplice to Fraud

Selling your bank account, ATM card, or PIN makes you an accomplice to fraud. **You'll be arrested and face 1 to 10 years in a Taiwanese prison**. After serving your sentence, you'll be deported and unable to work in Taiwan. How will you support your family back home?

2. Frozen Accounts & Financial Hardship

All your bank accounts will be frozen, making it hard to access your funds. Even if you can withdraw money, strict limits will be placed on how much you can take out per transaction and per day.

3. A Criminal Record: No Future in Taiwan

You'll have **a permanent criminal record**, which will prevent you from ever entering Taiwan again.

4. Escaping to Another Country Won't Save You

You'll still **be wanted by the Taiwanese police**, even if you manage to escape and leave Taiwan.



Think carefully before making a decision that could ruin your future. Quick cash isn't worth losing everything.

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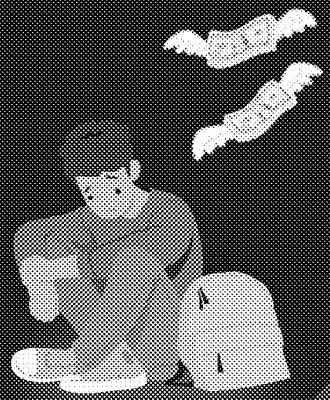
Real Cases: Selling Your Account Will Ruin Your Life!

Case 1:

Migrant worker A and foreign student B were caught by the police after selling their accounts for quick money. They were sentenced to 2 years in prison and thus unable to work in Taiwan or return home during that time.

Case 2:

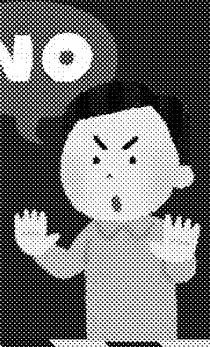
Before leaving Taiwan, a migrant worker sold his account, thinking there would be no consequences. However, when he tried to enter Taiwan again, he was arrested at the airport because he was on the wanted list.



How to Avoid Becoming a Victim ?

1. Never lend or sell your bank account, ATM card, or PIN, nor open an account in your name for someone else. **Anyone asking to use your account or ATM card is likely a scammer.**
2. Refuse any request to open an account or transfer money for someone else. No matter what they promise, **don't let greed make you a victim of fraud!**
3. If you notice any unusual transactions in your account, contact your bank and the police immediately!

Protect yourself and your family.
Say NO to selling your account!



5

Protect Yourself!
Don't Become an Accomplice to Fraud!

1. **Selling your account harms both others and yourself—it can ruin your entire life!**
2. Once your account is flagged as a dummy account, banks will blacklist you. You won't be able to withdraw money, get loans, or obtain credit cards.
3. **Fraud syndicates profit while you end up in prison. Is it really worth it?**
4. Selling your account means helping fraudsters launder money, leading to arrest and imprisonment!
5. **While fraudsters make millions, you might earn just a few thousand dollars—and pay the ultimate price.**

6

What is a Money Mule?

1. A money mule is **someone who helps fraudsters by withdrawing money using another person's ATM card and PIN** or by collecting and passing on cash from victims to the criminals.
2. Even if you hand over all the money to fraudsters, you have committed fraud and money laundering. The police will track you down and you could face serious legal consequences.
3. Fraud syndicates recruit money mules to collect cash because they believe **mules are more likely to get caught**. As a result, if you become a mule, you risk being arrested and may even be required to repay the victims while the fraudsters pocket the scammed money.

Is Helping Collect Money Not a Crime?
Be Careful
You Could Lose Everything!
1. Being a money mule is not a trivial matter—it is a serious crime that can lead to 1 to 7 years in prison, along with an order to repay a substantial amount of money to the victims.
2. If you are convicted of fraud, the court may seize and sell your assets to compensate the victims.
3. Even if you've already spent the money on a house, a car, or resold them to someone else, the Taiwan government can still reclaim them. You won't be able to escape the consequences!
8

Real Cases: Money Mules Could Lose Everything!

Case 1: Think before you act – Easy money can cost you everything

A foreign student wanted to make quick money, so she accepted a "job" withdrawing cash from ATMs and handing it over to someone else. She had no idea that the people giving her instructions were part of a fraud syndicate.

Unfortunately, she was caught by the police. As a result, she was expelled from school, prosecuted, and ordered to repay the victims. In the end, what seemed like easy money turned into a life-changing mistake for her.

Think before you act—getting involved in fraud, even unknowingly, can ruin your future!

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Case 2: Quick money isn't worth ruining your future.

A migrant worker, hoping for a better life and quick cash, got involved with a fraud syndicate. He was asked to collect money from victims who'd been tricked by scammers. Sadly, he was caught, arrested, and thrown in jail. Now, he's stuck in Taiwan with no way to go home.

The worst part of this? His family back home is now struggling financially because he can't send money to support them anymore.

Stay smart and don't get tricked or lured by fraud syndicates!

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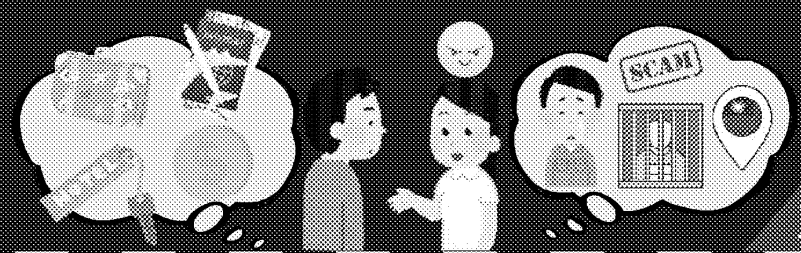
Case 3: Don't Fall for Job Scams Abroad – Know the Risks Before It's Too Late!

Scammers are using social media to lure foreign job seekers with promises of high pay, easy work, and free airfare for short-term jobs in Taiwan. But many of these offers are just traps set by fraud syndicates.

Once you arrive in Taiwan, they'll take your phone and passport, and force you to collect money for the scammers. To get your passport back, you'll have to bring in enough cash for the syndicate.

If you get caught by the police, you'll lose everything—no way home, no earnings, and you could even face legal trouble and be forced to repay victims.

Think twice before accepting overseas job offers that sound too good to be true.



11

什麼是人頭帳戶？

人頭帳戶是用你的名義開的銀行帳戶，但是你沒有在使用，而是把它拿給（賣給）別人使用或控制（當然你的提款卡跟密碼一起給別人了）。通常使用你帳戶的人都是詐騙集團，他們利用你的帳戶把錢轉進轉出，以逃避銀行跟警方的追查，因為戶頭上的名字還是你的，所以警察會找上你。

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你以為賣帳戶只是小事？

賺快錢沒關係嗎？

小心成為詐騙共犯！

你把自己的帳戶、提款卡跟密碼都賣給別人或者幫人開戶讓別人用，你的帳戶就成了人頭帳戶。被騙的人會依照詐騙集團的指示把錢匯到你的人頭帳戶，詐騙集團再用你的提款卡跟密碼去把錢都領出來，<u>你等於幫助了詐騙集團去騙人，你也犯了詐欺罪</u>。

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賣帳戶的嚴重後果！

1. 變成詐騙共犯，可能面臨刑事責任

你會被抓去關，有可能坐1年到10年的牢，你這段期間沒辦法回家鄉，坐完牢就會被送回去，你沒辦法繼續在臺灣賺錢，你家裡的生活怎麼辦？

2. 你所有的銀行帳戶都會被凍結、貸款或辦信用卡都有困難

就算可以領錢，也會限制每天每次可以領多少。

3. 你被判刑，會留下前科，以後很難再來台灣了

4. 不要以為你只要出境就沒事，你被臺灣政府通緝了



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真實案例：賣帳戶害慘自己！

案例 1：

移工或外籍生為了快速賺錢，賣帳戶後被警察查到，被法院判刑 2 年，無法回國，也不可能工作賺錢了。

案例 2：

移工回國前賣帳戶，以為沒事，
後來再進來台灣時，因為通緝，
在機場就被逮捕了。



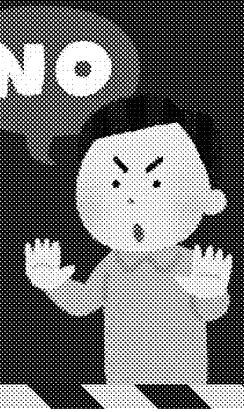
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如何避免成為受害者？

1. 不要把你的銀行帳戶、提款卡、密碼借給別人或賣給別人，也不要用你的名義幫別人開戶。那些要用你帳戶及提款卡的人，一定有問題！
2. 如果有人（不管認不認識）要求你幫他開戶或轉帳，不論他要給你多少錢，馬上拒絕，別貪心！別被騙！
3. 如果你發現你的帳戶有不正常的金錢進出，馬上聯絡銀行與警方！
4. 保護自己與家人，拒絕賣帳戶！

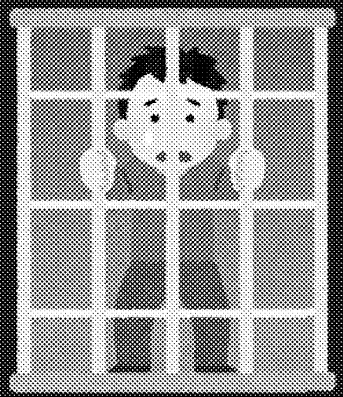


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保護自己，不當詐騙共犯！

1. 賣帳戶害人害己，可能毀掉你的一生！
2. 你的帳戶變成詐騙帳戶，銀行會把你列入黑名單，以後領錢、貸款、辦信用卡都別想！
3. 詐騙集團賺錢，你去坐牢，值得嗎？
4. 賣帳戶 = 幫詐騙集團洗錢 = 可能被抓去坐牢！
5. 你只拿幾千塊，詐騙集團賺幾百萬，但倒楣的是你！



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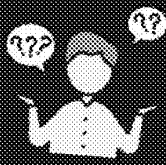
什麼是詐欺車手？

1. 你幫詐騙集團用別人的提款卡跟密碼去領錢，或是「幫忙」去跟別人收錢，再交給另外一個人，你就成了詐欺車手。
2. 你幫詐騙集團收騙來的錢，就算這些錢都交給了詐騙集團，你還是犯了詐欺罪跟洗錢罪，警察還是會找上你。
3. 詐欺車手很容易被警察抓到，所以詐騙集團才要你去幫他們收錢，結果拿到錢的是詐騙集團，被警察抓的是你，你還要把錢還給被騙的人。

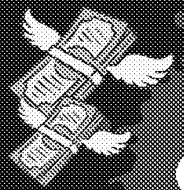


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你以為當車手沒關係？



幫忙拿錢不犯法嗎？



小心最後賠光光！

1. 當車手不是小事，而是嚴重的犯罪，可能被判1到7年有期徒刑，還要賠很多錢。
2. 如果被害人告你，法院甚至可以拿走你的財產來賠償受害者。
3. 就算你已經把錢拿去買房、買車，或轉賣給別人，政府還是可以追回來，逃不掉的！

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真實案例：當手，失去一切!

案例 1

外籍學生幫詐騙集團去ATM提款，結果被警察抓到，不僅被退學，移送法辦，還要把錢還給被害人。

案例 2

移工聽說可以賺快錢，就幫詐騙集團去跟人收錢（交錢的人其實是被騙的人），結果被警察抓到，不但被關起來，也不能回家；而且不能繼續工作，讓全家人生活陷入困難。

案例 3

外國旅客在國外看到徵才廣告，標榜來臺短期工作可領取高薪、工作輕鬆及免費來臺機票，誰知道是碰到詐騙集團，他們的手機和護照都被扣起來，讓他們無法跟家人、朋友聯絡。他們的工作就是去幫詐騙集團收錢，做到一定程度後，才把護照還給他們，讓他們回國，但是一但被警察抓到了，就回不了家，也賺不到錢了，還要面臨法律訴訟以及賠償問題。

