

檔 號：
保存年限：

內政部警政署 函

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(刑事警察局)

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受文者：衛生福利部

發文日期：中華民國114年3月28日

發文字號：警署刑防字第1140004672號

速別：普通件

密等及解密條件或保密期限：

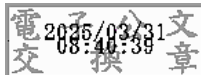
附件：如主旨

主旨：檢送「外籍人士反詐騙宣導簡報中文及英文版」各1份，

請惠允加強推播，請查照。

正本：內政部移民署、法務部、教育部、經濟部、交通部、外交部、勞動部、農業部、
衛生福利部、客家委員會、原住民族委員會、國防部、公平交易委員會、國家通
訊傳播委員會、行政院消費者保護處、國軍退除役官兵輔導委員會、金融監督管
理委員會

副本：



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。



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，你等於幫助了詐騙集團去騙人，你也犯了詐欺罪。

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



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。



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！



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！





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。



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！

真實案例：當車手，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。





What Is 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**.



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.

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.



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!**



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.**





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 Being a Money Mule Harmless?



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!

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!

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!

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.



內政部警政署 函

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受文者：衛生福利部

發文日期：中華民國114年3月12日

發文字號：警署刑防字第1140003779號

速別：普通件

密等及解密條件或保密期限：

附件：如主旨 (11401P000261_114M0003779_114D2009314-01.ods)

主旨：檢送「反詐宣導影片連結一覽表」1份，請惠允加強推
播，請查照。

說明：

一、近年詐欺案量與日俱增，詐欺手法推陳出新，且本年度經
費預算動支辦法未明，為避免宣導空窗期，爰本署規劃持
續推播113年製作之詐騙案例的防詐宣導影片（分為「冷靜
想想」及「詐騙套路來解密」二系列）。

二、本案業於113年12月2日函發貴機關（文號：警署刑防字第
1130016018號），惠請貴機關於本年度再協助於電視（含
電視牆）、網路媒體加強推播，並於辦理活動等相關時
機，協助推播本署官方YouTube頻道「CIB刑事警察局」，
俾利民眾觸及相關資訊。

正本：內政部移民署、法務部、教育部、經濟部、交通部、外交部、勞動部、農業部、
衛生福利部、客家委員會、原住民族委員會、國防部、公平交易委員會、國家通
訊傳播委員會、行政院消費者保護處、國軍退除役官兵輔導委員會、金融監督管
理委員會

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內政部警政署反詐宣導影片連結一覽表

主題名稱		反詐名人	完整版	30秒精華版	15秒精華版
1	冷靜想想反詐系列 - 【不明中獎勿輕信，操作網銀要小心】	李多慧	https://www.youtube.com/watch?v=kW070qpotk&list=PLTpYQm9I7B0hFFactorTHhRmDlwInvmu&index=10	https://www.youtube.com/watch?v=CkrFAzOTytk&list=PLTpYQm9I7B0Zw0KU7qkqL0IVqLjNf8G&index=10	https://www.youtube.com/watch?v=ulGTeenbSIY&list=PLTpYQm9I7B0h8CIBkjosIXmCz7qMcYg&index=8
2	冷靜想想反詐系列 - 【假愛情真斂財 多查證別昏頭】	李真愛	https://www.youtube.com/watch?v=FcjBcxALo2c&list=PLTpYQm9I7B0hFFactorTHhRmDlwInvmu&index=7	https://www.youtube.com/watch?v=nFjNJK8Z0M&list=PLTpYQm9I7B0Zw0KU7qkqL0IVqLjNf8G&index=9	https://www.youtube.com/watch?v=Q-UG3Q8hbXo&list=PLTpYQm9I7B0h8CIBkjosIXmCz7qMcYg&index=10
3	冷靜想想反詐系列 - 【網路求職常有詐 守好存摺金融卡】	黃若薇	https://www.youtube.com/watch?v=Dpgs44NESVo&list=PLTpYQm9I7B0hFFactorTHhRmDlwInvmu&index=8	https://www.youtube.com/watch?v=2IKCic2dnmM&list=PLTpYQm9I7B0Zw0KU7qkqL0IVqLjNf8G&index=8	https://www.youtube.com/watch?v=06X-PzbDpKA&list=PLTpYQm9I7B0h8CIBkjosIXmCz7qMcYg&index=9
4	冷靜想想反詐系列 - 【可疑電話先掛斷 165系統馬上查】	林藝	https://www.youtube.com/watch?v=RaNTY5pahY&list=PLTpYQm9I7B0hFFactorTHhRmDlwInvmu&index=4	https://www.youtube.com/watch?v=HKNhy5xoy-8&list=PLTpYQm9I7B0Zw0KU7qkqL0IVqLjNf8G&index=7	https://www.youtube.com/watch?v=6BdiHKBh9AI&list=PLTpYQm9I7B0h8CIBkjosIXmCz7qMcYg&index=7
5	冷靜想想反詐系列 - 【假冒名人教投資 面交收款要三思】	盧燕俐	https://www.youtube.com/watch?v=Ujs97X9RdCUI&list=PLTpYQm9I7B0hFFactorTHhRmDlwInvmu&index=5	https://www.youtube.com/watch?v=XW1usLrNbm&list=PLTpYQm9I7B0Zw0KU7qkqL0IVqLjNf8G&index=6	https://www.youtube.com/watch?v=u98tDt-OnIs&list=PLTpYQm9I7B0h8CIBkjosIXmCz7qMcYg&index=6
6	冷靜想想反詐系列 - 【僥倖當車手 人生路難走】	林郁婷	https://www.youtube.com/watch?v=54ZwBca55uA&list=PLTpYQm9I7B0hFFactorTHhRmDlwInvmu&index=5	https://www.youtube.com/watch?v=8fd3EQdaY58&list=PLTpYQm9I7B0Zw0KU7qkqL0IVqLjNf8G&index=5	https://www.youtube.com/watch?v=n50VixIU&list=PLTpYQm9I7B0h8CIBkjosIXmCz7qMcYg&index=5
7	冷靜想想反詐系列 - 【勿當詐騙集團幫兇 小心保管證件帳戶】	陽帆	https://www.youtube.com/watch?v=E-albH0Qsc0&list=PLTpYQm9I7B0hFFactorTHhRmDlwInvmu&index=7	https://www.youtube.com/watch?v=RkScCfWFeKQ&list=PLTpYQm9I7B0Zw0KU7qkqL0IVqLjNf8G&index=4	https://www.youtube.com/watch?v=ukopPxs95hE&list=PLTpYQm9I7B0h8CIBkjosIXmCz7qMcYg&index=4
8	冷靜想想反詐系列 - 【支持關懷詢問 為你看緊荷包】	王嘉琳	https://www.youtube.com/watch?v=mIDnR6Kry5o&list=PLTpYQm9I7B0hFFactorTHhRmDlwInvmu&index=8	https://www.youtube.com/watch?v=ppgwOSYTOMA&list=PLTpYQm9I7B0Zw0KU7qkqL0IVqLjNf8G&index=3	https://www.youtube.com/watch?v=i80X1bFULQ&list=PLTpYQm9I7B0h8CIBkjosIXmCz7qMcYg&index=3
9	冷靜想想反詐系列 - 【AI深偽來電細分辨 講到匯款查證先】	陽帆	https://www.youtube.com/watch?v=bLsaATEFIB0&list=PLTpYQm9I7B0hFFactorTHhRmDlwInvmu&index=6	https://www.youtube.com/watch?v=VV6I8RbS_ZY&list=PLTpYQm9I7B0Zw0KU7qkqL0IVqLjNf8G&index=7	https://www.youtube.com/watch?v=saxvymS4F0&list=PLTpYQm9I7B0h8CIBkjosIXmCz7qMcYg&index=2
10	冷靜想想反詐系列 - 【投資群組多詐騙 房產抵押別大意】	發電哥范揚琪	https://www.youtube.com/watch?v=utG4C7RhY&list=PLTpYQm9I7B0hFFactorTHhRmDlwInvmu&index=10	https://www.youtube.com/watch?v=MbNBWTheCke&list=PLTpYQm9I7B0Zw0KU7qkqL0IVqLjNf8G&index=1	https://www.youtube.com/watch?v=BA4N4I3LZYzY&list=PLTpYQm9I7B0h8CIBkjosIXmCz7qMcYg&index=1
11	詐騙套路來解密系列 - 【反詐騙宣導_3C達人Tim哥-假網拍】	Tim哥	https://www.youtube.com/watch?v=onqKc7-gbiw&list=PLTpYQm9I7B0Zk9X3XUKRP0IV09PnFy1EQ&index=10	https://www.youtube.com/watch?v=yOpBwmxNc8IU&list=PLTpYQm9I7B0Zw0KU7qkqL0IVqLjNf8G&index=10	https://www.youtube.com/watch?v=XFuBfmb1b0&list=PLTpYQm9I7B0Zw0KU7qkqL0IVqLjNf8G&index=1
12	詐騙套路來解密系列 - 【反詐騙宣導_台灣蝶王王冠閔-假愛情交友】	王冠閔	https://www.youtube.com/watch?v=Ivje_U_Whc&list=PLTpYQm9I7B0Zk9X3XUKRP0IV09PnFy1EQ&index=7	https://www.youtube.com/watch?v=3AAThA17c7U&list=PLTpYQm9I7B0Zw0KU7qkqL0IVqLjNf8G&index=4	https://www.youtube.com/watch?v=N52_il_BuPs&list=PLTpYQm9I7B0Zw0KU7qkqL0IVqLjNf8G&index=2
13	詐騙套路來解密系列 - 【反詐騙宣導_奧運銅牌陳念琴-假投資虛擬幣】	陳念琴	https://www.youtube.com/watch?v=k15fC2mrPE&list=PLTpYQm9I7B0Zk9X3XUKRP0IV09PnFy1EQ&index=5	https://www.youtube.com/watch?v=2qzRwprnc74&list=PLTpYQm9I7B0Zw0KU7qkqL0IVqLjNf8G&index=8	https://www.youtube.com/watch?v=3811wZotRJE&list=PLTpYQm9I7B0Zw0KU7qkqL0IVqLjNf8G&index=5
14	詐騙套路來解密系列 - 【反詐騙宣導_財經名人安娜-假代書投資詐騙】	安娜	https://www.youtube.com/watch?v=bCrc_zO7G6Y&list=PLTpYQm9I7B0Zk9X3XUKRP0IV09PnFy1EQ&index=4	https://www.youtube.com/watch?v=Oiiydbel_dY&list=PLTpYQm9I7B0Zw0KU7qkqL0IVqLjNf8G&index=7	https://www.youtube.com/watch?v=sqxqFIESR4e4&list=PLTpYQm9I7B0Zw0KU7qkqL0IVqLjNf8G&index=9
15	詐騙套路來解密系列 - 【反詐騙宣導_戲劇男星洪毛-猜猜我是誰】	洪毛	https://www.youtube.com/watch?v=IYL4nfhb0&list=PLTpYQm9I7B0Zk9X3XUKRP0IV09PnFy1EQ&index=6	https://www.youtube.com/watch?v=HUIx7PxKZnM&list=PLTpYQm9I7B0Zw0KU7qkqL0IVqLjNf8G&index=6	https://www.youtube.com/watch?v=xV7QhZEE&list=PLTpYQm9I7B0Zw0KU7qkqL0IVqLjNf8G&index=4
16	詐騙套路來解密系列 - 【反詐騙宣導_金曲歌姬舞思愛-釣魚連結簡訊】	舞思愛	https://www.youtube.com/watch?v=bPR3PoiDKs&list=PLTpYQm9I7B0Zk9X3XUKRP0IV09PnFy1EQ&index=4	https://www.youtube.com/watch?v=7K6h3j6lBY&list=PLTpYQm9I7B0Zw0KU7qkqL0IVqLjNf8G&index=5	https://www.youtube.com/watch?v=RYe4PG5APik&list=PLTpYQm9I7B0Zw0KU7qkqL0IVqLjNf8G&index=4
17	詐騙套路來解密系列 - 【反詐騙宣導_房市專家徐佳馨-被害者心境】	徐佳馨	https://www.youtube.com/watch?v=0fTECeM9AU&list=PLTpYQm9I7B0Zk9X3XUKRP0IV09PnFy1EQ&index=7	https://www.youtube.com/watch?v=MtWfOpZa0IQ&list=PLTpYQm9I7B0Zw0KU7qkqL0IVqLjNf8G&index=4	https://www.youtube.com/watch?v=f330Gg31D7w&list=PLTpYQm9I7B0Zw0KU7qkqL0IVqLjNf8G&index=7
18	詐騙套路來解密系列 - 【反詐騙宣導_戲劇演員蘇晏霏-二次詐騙】	蘇晏霏	https://www.youtube.com/watch?v=B16fmcWAA&list=PLTpYQm9I7B0Zk9X3XUKRP0IV09PnFy1EQ&index=7	https://www.youtube.com/watch?v=kQ8t4ssUDUQ&list=PLTpYQm9I7B0Zw0KU7qkqL0IVqLjNf8G&index=3	https://www.youtube.com/watch?v=tmSxAbFIII&list=PLTpYQm9I7B0Zw0KU7qkqL0IVqLjNf8G&index=3
19	詐騙套路來解密系列 - 【反詐騙宣導_資深主播李偵偵-警銀臨櫃，匯款攔阻】	李偵偵	https://www.youtube.com/watch?v=pbOMw8XKIM&list=PLTpYQm9I7B0Zk9X3XUKRP0IV09PnFy1EQ&index=8	https://www.youtube.com/watch?v=A-v52XfV2p&list=PLTpYQm9I7B0Zw0KU7qkqL0IVqLjNf8G&index=7	https://www.youtube.com/watch?v=C4RdJkfnWC4&list=PLTpYQm9I7B0Zw0KU7qkqL0IVqLjNf8G&index=8
20	詐騙套路來解密系列 - 【反詐騙宣導_綜藝天后白冰冰-假冒公務機構】	白冰冰	https://www.youtube.com/watch?v=PTOB-SI9Irw&list=PLTpYQm9I7B0Zk9X3XUKRP0IV09PnFy1EQ&index=10	https://www.youtube.com/watch?v=fxpZSC93dFk&list=PLTpYQm9I7B0Zw0KU7qkqL0IVqLjNf8G&index=7	https://www.youtube.com/watch?v=9WCh-AZ9aA&list=PLTpYQm9I7B0Zw0KU7qkqL0IVqLjNf8G&index=10