

## FAQ Video Script- Social Circles and Paying Bills Online

### 常見問題解答視頻 – 社交圈和網上支付賬單

Hi everyone, welcome back to our Frequently Asked Question video. I hope the previous video was helpful enough to answer some of the questions you had. In this video I will continue to answer some of the questions we received from the public regarding COVID-19. Today we will be focusing on social circles and understanding the benefits and risks of paying bills online.

大家好，歡迎回到我們的常見問題視頻。我希望以前的視頻足以幫助您回答一些問題。在這視頻中，我將繼續回答我們從公眾那裡收到有關 COVID-19 的問題。今天，我們將集中於社交圈和明白在網上支付賬單的好處和風險。

First let's talk about social circles.

首先，讓我們談談社交圈。

What are social circles?

什麼是社交圈？

Social circles are a group of no more than 10 people with whom you can interact without physical distancing. These are the people that you spend the most time with and are closest to. Everyone living in your household will be part of your social circle. While it is okay to be physically close with the people in your social circle, it is still important to follow the current public health advice, such as washing your hands frequently.

社交圈是一個不超過 10 個人的群體。您可以與這些人互動而不需要保持身體距離。這些人是您最接近並通常會和他們在一起。每個家庭成員將成為您社交圈的一部分。雖然您可以與社交圈中的人保持親密關係，仍然要遵循現時的公共衛生建議，例如經常洗手。

Why are social circles important?

社交圈為何重要？

Social circles help to limit the number of people you come into close contact with, and thus help to reduce the spread of COVID-19. They also ensure that you still receive regular social and physical contact that is essential for mental wellness.

社交圈有助於限制與您密切聯繫的人數，因此有助於減少 COVID-19 的傳播。社交圈還確保您仍然可以定期與人接觸及進行社交活動。這對心理健康非常重要。

Can people from outside my household be in my social circle?

我家以外的人可以加入我的社交圈嗎？

Yes. Another benefit of social circles is they allow us to interact with friends and family outside of the household, helping to reduce feelings of social isolation. This can also be applied to support people, such as childcare or elder care professional.

可以。社交圈的另一個好處是讓我們與家庭以外的人互動，有助於減少社交孤立感。家庭以外的人可以是支援人員，例如幼兒或長者護理人員。

How do I build a safe social circle?

如何建立安全的社交圈？

Building a safe social circle can be done in 5 simple steps:

建立安全的社交圈可以通過 5 個簡單的步驟完成：

1. Start with your current circle, which includes anyone in your household, or anyone you have regular contact with. If your current circle includes people outside your household be sure to count the people in their household as well.

1. 從您現在的圈子開始，其中包括您家庭中的人或您經常與之聯繫的人。如果您現在的圈子中有人在您的家庭之外，這人的家人也算在內。

2. If your social circle has fewer than 10 people in it after step 1, you may start to add other friends and family who live outside of your household. When adding new people it is important to consider the following:

2. 如果第 1 步之後您的社交圈少於 10 人，則可以開始添加其他住在您家庭之外的朋友和家人。添加新人時，最重要是要考慮以下幾點：

Think about whether the person you chose comes into close contact with anyone else.

考慮一下您選擇的人是否與其他人有密切接觸。

If you live alone, you may want to start with family members and close friends.

如果您獨自一人住，您可能想從家庭成員開始，然後是好友。

Individuals at higher risk, including those over 70, those with compromised immune systems and/or underlying medical conditions can still participate in social circles depending on their unique circumstances.

風險較高的人，包括 70 歲以上的人，免疫系統較弱和/或有潛在疾病的人，可根據自己的個別情況參與社交圈。

3. Get agreement from everyone to join the circle. This means they will only keep close contact with people inside the circle, and with everyone else they must physically distance.

3. 獲得所有人的同意，以加入圈子。這意味著他們只會與圈子內的人保持密切聯繫，與其他人必須保持身體距離。

4. Keep you circle safe by adhering to the public health guidelines. If anyone in your circle becomes sick they should immediately self isolate in their home and avoid close contact with anyone. If you believe you have been exposed to COVID-19 you should get tested.

4. 遵守公共衛生指引，確保與圈子內的人的安全。如果圈子內任何人生病了，他們應該立即自我隔離並避免與任何人有密切接觸。如果您認為自己接觸過 COVID-19，您應該接受測試。

5. Be true to your social circle. You can only belong to one social circle.

## 5. 忠於您的社交圈。您只能屬於一個社交圈。

Can I include essential workers such as frontline health care workers, first responders, retail workers etc. in my social circle?

我可以包括不可少的工作人員，例如前線醫療人員，急救人員，零售業工人等在我的社交圈中嗎？

You may include these individuals in your social circle provided that everyone in the circle understands the risks and agrees to include them.

您可以將這些人包括在您的社交圈中，只要他們明白風險並同意包括在您的社交圈中。

Now, let's take a look at paying bills online and the potential benefits and risks of choosing to pay online.

現在，讓我們看一下在互聯網上支付賬單，以及選擇在網上支付的潛在好處和風險。

If I want to pay my bills online, how do I get started?

如果我想在網上支付賬單，該如何開始？

Paying bills online can help to streamline your bill paying process. First, separate your bills into three piles: 1- bills that are the same amount each month, 2- monthly bills that vary from month to month, and the 3- bills that you do not pay regularly.

在網上支付賬單可以幫助簡化賬單支付的流程。首先，將您的賬單分成三堆：1—每月支付等額的賬單，2—每月支付不同額的賬單，及3—不定期支付的帳單。

For the first pile it is best to set up an automatic draft. An automatic draft will remove money from your account and send it to the payee each month at a time set by you.

第一堆賬單，最好安排自動轉賬。每月定時將款項從您的帳戶中提取設定的金額發送給收款人。每月轉賬日期是由您設定的。

How do I set up an automatic draft?

如何安排自動轉賬？

The process may differ slightly depending on your bank, so it is advisable to consult your bank's online instructions in addition to watching this video. To set up an automatic draft:

每間銀行間安排自動轉賬的程序可能會略有不同，因此建議您諮詢您銀行的網上指示，並且觀看此視頻。安排自動轉賬的程序：

1. Go to your online banking account.

1. 到您的網上銀行帳戶。

2. Go to the Bill Pay section of your online banking page.

2. 到網上銀行頁面的“賬單支付”部分。

3. Set up a profile for the bill you wish to pay online- including your account number, the address that the payment will be sent to and the company's name.

3. 輸入您希望在網上支付賬單的資料 – 包括您的銀行帳戶號碼，付款將發送到公司名稱及地址。

4. After setting up your profile select set up a recurring payment and select a date on which the monthly draft will come out.

4. 資料輸入後，選擇定期轉賬的款項，然後選擇每月轉賬的日期。

The second pile of bills can be paid online as well; follow steps 1-3 as listed above. This will create a profile for your bill. When it is time to pay the bill select the one time payment option, enter the amount and keep the transaction number for your records.

第二堆賬單也可以在網上支付。按照上面列出的步驟 1-3。輸入網上支付賬單的資料已完成。當需要支付賬單時，選擇一次性付款選項，輸入金額並保存交易記錄以備查詢。

For the third pile of bills- those that you pay irregularly or on an annual basis, you may follow the same procedure as for the bills you pay monthly that vary from month to month. Or, you may be able to pay these bills directly from the company's website (a credit card or a PayPal account will usually be required for this option).

第三堆帳單 -- 您不定期支付的帳單或必須按年支付的帳單。您可以按照每月支付不同額的賬單的程序進行操作。或者，您也可以直接在帳單公司的網站上支付這些賬單（這方法通常需要信用卡或 PayPal 帳戶）。

If I set up automatic drafts, does that mean I do not have to worry about those bills?

如果我安排了自動轉賬，這是否意味著我不必擔心這些賬單？

It is true that setting up recurring bill payments through automatic drafts will ensure that your bill is paid in the same amount at the same time each month. However, it is important to check periodically that the payments are being made on time. It is also important to continue opening those bills to check that the time, account number or amount has not changed.

對的。通過自動轉賬定期支付帳單，將確保您的帳單每月在同一時間支付。重要的是要定期檢查帳單是否按時付款。繼續檢查賬單支付時間，帳號或金額是否有改變。

What are the benefits of paying bills online?

在網上支付賬單有什麼好處？

There are many ways in which paying bills online can be helpful:

在網上支付賬單有多方面的幫助：

Setting up recurring payments can save you time.

設置定期支付賬單可以節省您的時間。

Recurring payments also ensure that payment is made, even if you forget to pay, since the payments will occur automatically.

即使您忘記付款，定期付款還可以確實支付，因為付款是自動轉賬的。

Recurring payments can help to improve your credit score by demonstrating consistency in your payments.

通過定時支付賬單，可以幫助您改善信用評分。

Online payments through your bank are secure. While data breaches can happen, paying online is no less secure than leaving a cheque in an unguarded mailbox. What are the risks of paying bills online?

通過您的銀行進行在網上支付賬單是安全的。雖然可能會發生數據洩露，在網上支付賬單的安全性不亞於將支票留在無人看管的郵箱中。在網上支付賬單有什麼風險？

Paying bills online does come with some risks:  
在網上支付賬單確實存在一些風險：

Some banks may limit the number of online payments you may make without being charged a fee

一些銀行可能會限制您在網上支付賬單的數量。你可能被收取費用。

Smaller banks may not have the same services available. You may be charged overdraft fees. Since some bills will fluctuate in amount, if you are using a recurring payment method and are not regularly checking the details of your bills, the amount owed may change without your knowledge and your account may be overdrawn.

較小的銀行可能無法提供相同的服務。您可能需要支付透支費用。由於某些賬單的金額會波動，如果您使用的定期付款方式，您並沒有定期詳細地檢查帳單，您所欠的金額可能會在您不知情的情況下改變，您的帳戶可能透支了。

You may be charged late fees. Online payments do take time to process. It is important to confirm how long the payment will take to process before setting up a recurring payment, so that you may chose a date that ensures the bill will always be paid on time.

您可能會被收取過期罰款。在網上支付賬單確實需要時間來處理。在設置網上支付賬單之前，需要知道多長時間才能付款。您可以選擇一個日期以確保帳單能夠按時付款。

Mistakes can be made. The company you pay your bill to could accidentally charge the wrong amount, or add a zero to the balance, resulting in more money being removed from your account than is owed. While these mistakes are not

common, they can be difficult and time consuming to rectify.

可能會有錯誤。您支付帳單的公司可能會意外收取錯誤的金額，或將餘額加零，導致更多的錢從您的帳戶中超額支付。雖然這些錯誤不是經常發生，糾正起來可能很困難並且很耗時。

How can I protect myself from cybercrimes or online fraud?

如何保護自己避免受網絡犯罪或被網上欺詐？

Cybercrimes and online fraud can be avoided by following these guidelines:

遵循以下準則可以避免受網絡犯罪和被網上欺詐：

Do not respond to emails asking for personal information.

不要回覆要求個人資料的電子郵件。

If you use social media, be careful who you give permission to view your profile. Cyber criminals may create fake accounts in attempt to gain access to your personal Information.

如果您使用社交媒體，請小心授予查看您個人資料的權限。

網絡罪犯可能會偽造一個帳戶，以試圖獲取您的個人資料。

Do not reply to emails offering free gifts or prizes.

不要回覆提供免費禮物或獎品的電子郵件。

Practice safe web browsing. Navigating to certain sites may cause automatic downloads that can contain viruses. Keep to reputable websites and those that you know already.

實踐安全的網上瀏覽。如果被導航到某些網站，可能會導致自動下載病毒。

只到信譽良好的網站及那些您認識的網站。

Don't engage with emails from unknown senders.

不要處理來源不明的電子郵件。

Ask your bank to insist on 2-factor authentication for all of your financial transactions. This means they will send you a one-time password to confirm it is you that is making the transaction.



要求您的銀行對所有財務交易，堅持兩個認證。這意味著您的銀行向您發送一次密碼的確認，然後進行交易。

Resources:

資料來源：

<https://files.ontario.ca/moh-how-to-build-your-social-circle-en-2020-06-12.pdf>  
(social circles pdf guideline)

[https://www.ontario.ca/page/create-social-circle-during-covid-19/?utm\\_source=Google&utm\\_medium=CPC&utm\\_campaign=COVID-19&gclid=CjwKCAjwrvv3BRAJEiwAhwOdM4agkNYhWujPvn59h1KpHzjsrYSPNjTFInKY5vjei8j73CQKDGHHBRoCWsAQAvD\\_BwE](https://www.ontario.ca/page/create-social-circle-during-covid-19/?utm_source=Google&utm_medium=CPC&utm_campaign=COVID-19&gclid=CjwKCAjwrvv3BRAJEiwAhwOdM4agkNYhWujPvn59h1KpHzjsrYSPNjTFInKY5vjei8j73CQKDGHHBRoCWsAQAvD_BwE)

(social circles info from Ontario government)

<https://www.thebalance.com/how-to-pay-your-bills-online-2385977> (how to pay bills online)

<https://www.thebalance.com/safe-online-payment-methods-315821> (how to pay online safely)

<https://www.nerdwallet.com/blog/banking/automatic-bill-payments-pros-cons/> (pros and cons of automatic bill payments)

<https://www.cybersecurity-insiders.com/how-to-protect-elderly-from-cyber-attacks/> (protecting from cyber crimes)

<https://www.fivestarseniorliving.com/blog-post/cyber-crime-prevention-tips-for-seniors> (protecting from cyber crimes)