

**PERSONAL DATA***Our Ref.:* WCH RN 25 [REDACTED]*Your Ref.:**Tel.:* 3660 [REDACTED]*Fax:* 2824 [REDACTED]

*District Investigation Team 7  
Wan Chai District  
Wan Chai Police Station,  
1 Arsenal Street,  
Wanchai,  
Hong Kong*

2025-01-03

HANG SENG BANK, LIMITED  
Money Laundering Reporting Officer  
Hang Seng Bank Ltd  
Financial Crime Investigations  
13/F, 83 Des Voeux Road Central,  
Hong Kong

Dear Sir/Madam,

I write to you in connection with the following bank account, which is believed to be held with your institution. Information received by the Hong Kong Police indicated that the below account:-

Account Details		
Account Name:	MO [REDACTED]	
Account No.:	305670 [REDACTED]	
Suspected nature of transactions:		
<input checked="" type="checkbox"/> Might have been used in receiving proceeds of crime <input type="checkbox"/> Might have been used to receive funds related to terrorist financing <input type="checkbox"/> Exhibited transaction patterns which were incommensurate with holder's background <input type="checkbox"/> Others (please specify) (please tick if appropriate)		
If the predicate offence is deception related, please state the type of deception:		
<input type="checkbox"/> Telephone Deception <input type="checkbox"/> E-shopping Fraud <input type="checkbox"/> Romance Scam <input checked="" type="checkbox"/> Investment Scam <input type="checkbox"/> Employment Fraud <input type="checkbox"/> Others (please specify) (please tick if appropriate)		
Transaction Details:		
Date	Amount	Transferor's Bank and Account
2024-12-20	HKD 100,000.00	Cash Cash
Case Summary:		

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On 2025-01-03, a female reported to police that between 2024-12-18 and 2024-12-31, she was lured to invest into forex trading and had deposited a total of HK\$1,149,000 into 11 bank accounts (including the above listed transactions). The female later found she could not withdraw the money and lost contact with the seller.

Notification Letter issued before on the same case:

(please tick if appropriate) ☐ Yes

Under case reference: dated

### Account Details

Account Name: HUANG [REDACTED]

Account No.: 205723 [REDACTED]

### Suspected nature of transactions:

- ☒ Might have been used in receiving proceeds of crime  
☐ Might have been used to receive funds related to terrorist financing  
☐ Exhibited transaction patterns which were incommensurate with holder's background  
☐ Others (please specify)  
(please tick if appropriate)

If the predicate offence is deception related, please state the type of deception:

- ☐ Telephone Deception  
☐ E-shopping Fraud  
☐ Romance Scam  
☒ Investment Scam  
☐ Employment Fraud  
☐ Others (please specify)  
(please tick if appropriate)

### Transaction Details:

Date	Amount	Transferor's Bank and Account
2024-12-20	HKD 22,500.00	Cash Cash

### Case Summary:

On 2025-01-03, a female reported to police that between 2024-12-18 and 2024-12-31, she was lured to invest into forex trading and had deposited a total of HK\$1,149,000 into 11 bank accounts (including the above listed transactions). The female later found she could not withdraw the money and lost contact with the seller.

Notification Letter issued before on the same case:

(please tick if appropriate) ☐ Yes

Under case reference: dated

### Account Details

Account Name: ZHAN [REDACTED]

Account No.: 939787 [REDACTED]

### Suspected nature of transactions:

- ☒ Might have been used in receiving proceeds of crime  
☐ Might have been used to receive funds related to terrorist financing  
☐ Exhibited transaction patterns which were incommensurate with holder's background  
☐ Others (please specify)  
(please tick if appropriate)

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If the predicate offence is deception related, please state the type of deception:		
<input type="checkbox"/> Telephone Deception <input type="checkbox"/> E-shopping Fraud <input type="checkbox"/> Romance Scam <input checked="" type="checkbox"/> Investment Scam <input type="checkbox"/> Employment Fraud <input type="checkbox"/> Others (please specify) (please tick if appropriate)		
Transaction Details:		
Date	Amount	Transferor's Bank and Account
2024-12-20	HKD 90,000.00	Cash Cash
Case Summary:		
On 2025-01-03, a female reported to police that between 2024-12-18 and 2024-12-31, she was lured to invest into forex trading and had deposited a total of HK\$1,149,000 into 11 bank accounts (including the above listed transactions). The female later found she could not withdraw the money and lost contact with the seller.		
Notification Letter issued before on the same case:		
(please tick if appropriate) <input type="checkbox"/> Yes		
Under case reference:		dated

Account Details		
Account Name:	HUANG [REDACTED]	
Account No.:	205725 [REDACTED]	
Suspected nature of transactions:		
<input checked="" type="checkbox"/> Might have been used in receiving proceeds of crime <input type="checkbox"/> Might have been used to receive funds related to terrorist financing <input type="checkbox"/> Exhibited transaction patterns which were incommensurate with holder's background <input type="checkbox"/> Others (please specify) (please tick if appropriate)		
If the predicate offence is deception related, please state the type of deception:		
<input type="checkbox"/> Telephone Deception <input type="checkbox"/> E-shopping Fraud <input type="checkbox"/> Romance Scam <input checked="" type="checkbox"/> Investment Scam <input type="checkbox"/> Employment Fraud <input type="checkbox"/> Others (please specify) (please tick if appropriate)		
Transaction Details:		
Date	Amount	Transferor's Bank and Account
2024-12-30	HKD 100,000.00	Cash Cash
Case Summary:		
On 2025-01-03, a female reported to police that between 2024-12-18 and 2024-12-31, she was lured to invest into forex trading and had deposited a total of HK\$1,149,000 into 11 bank accounts (including the above listed transactions). The female later found she could not withdraw the money and lost contact with the seller.		

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Notification Letter issued before on the same case:		
(please tick if appropriate) <input type="checkbox"/> Yes		
Under case reference:		dated

Account Details		
Account Name:	MO [REDACTED]	
Account No.:	205723 [REDACTED]	
Suspected nature of transactions:		
<input checked="" type="checkbox"/> Might have been used in receiving proceeds of crime		
<input type="checkbox"/> Might have been used to receive funds related to terrorist financing		
<input type="checkbox"/> Exhibited transaction patterns which were incommensurate with holder's background		
<input type="checkbox"/> Others (please specify)		
(please tick if appropriate)		
If the predicate offence is deception related, please state the type of deception:		
<input type="checkbox"/> Telephone Deception		
<input type="checkbox"/> E-shopping Fraud		
<input type="checkbox"/> Romance Scam		
<input checked="" type="checkbox"/> Investment Scam		
<input type="checkbox"/> Employment Fraud		
<input type="checkbox"/> Others (please specify)		
(please tick if appropriate)		
Transaction Details:		
Date	Amount	Transferor's Bank and Account
2024-12-30	HKD 100,000.00	Cash Cash
2024-12-31	HKD 100,000.00	Cash Cash
Case Summary:		
On 2025-01-03, a female reported to police that between 2024-12-18 and 2024-12-31, she was lured to invest into forex trading and had deposited a total of HK\$1,149,000 into 11 bank accounts (including the above listed transactions). The female later found she could not withdraw the money and lost contact with the seller.		
Notification Letter issued before on the same case:		
(please tick if appropriate) <input type="checkbox"/> Yes		
Under case reference:		dated

Account Details		
Account Name:	GUO [REDACTED]	
Account No.:	305673 [REDACTED]	
Suspected nature of transactions:		
<input checked="" type="checkbox"/> Might have been used in receiving proceeds of crime		
<input type="checkbox"/> Might have been used to receive funds related to terrorist financing		
<input type="checkbox"/> Exhibited transaction patterns which were incommensurate with holder's background		
<input type="checkbox"/> Others (please specify)		
(please tick if appropriate)		
If the predicate offence is deception related, please state the type of deception:		
<input type="checkbox"/> Telephone Deception		
<input type="checkbox"/> E-shopping Fraud		
<input type="checkbox"/> Romance Scam		

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<input checked="" type="checkbox"/> Investment Scam <input type="checkbox"/> Employment Fraud <input type="checkbox"/> Others (please specify) (please tick if appropriate)		
Transaction Details:		
Date	Amount	Transferor's Bank and Account
2024-12-30	HKD 100,000.00	Cash Cash
2024-12-31	HKD 100,000.00	Cash Cash
Case Summary:		
On 2025-01-03, a female reported to police that between 2024-12-18 and 2024-12-31, she was lured to invest into forex trading and had deposited a total of HK\$1,149,000 into 11 bank accounts (including the above listed transactions). The female later found she could not withdraw the money and lost contact with the seller.		
Notification Letter issued before on the same case:		
(please tick if appropriate) <input type="checkbox"/> Yes		
Under case reference:		dated

  

Account Details		
Account Name:	CHEN [REDACTED]	
Account No.:	257863 [REDACTED]	
Suspected nature of transactions:		
<input checked="" type="checkbox"/> Might have been used in receiving proceeds of crime <input type="checkbox"/> Might have been used to receive funds related to terrorist financing <input type="checkbox"/> Exhibited transaction patterns which were incommensurate with holder's background <input type="checkbox"/> Others (please specify) (please tick if appropriate)		
If the predicate offence is deception related, please state the type of deception:		
<input type="checkbox"/> Telephone Deception <input type="checkbox"/> E-shopping Fraud <input type="checkbox"/> Romance Scam <input checked="" type="checkbox"/> Investment Scam <input type="checkbox"/> Employment Fraud <input type="checkbox"/> Others (please specify) (please tick if appropriate)		
Transaction Details:		
Date	Amount	Transferor's Bank and Account
2024-12-30	HKD 10,000.00	Cash Cash
Case Summary:		
On 2025-01-03, a female reported to police that between 2024-12-18 and 2024-12-31, she was lured to invest into forex trading and had deposited a total of HK\$1,149,000 into 11 bank accounts (including the above listed transactions). The female later found she could not withdraw the money and lost contact with the seller.		
Notification Letter issued before on the same case:		
(please tick if appropriate) <input type="checkbox"/> Yes		
Under case reference:		dated

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Account Details		
Account Name:	ZHONG [REDACTED]	
Account No.:	935185 [REDACTED]	
Suspected nature of transactions:		
<input checked="" type="checkbox"/> Might have been used in receiving proceeds of crime <input type="checkbox"/> Might have been used to receive funds related to terrorist financing <input type="checkbox"/> Exhibited transaction patterns which were incommensurate with holder's background <input type="checkbox"/> Others (please specify) (please tick if appropriate)		
If the predicate offence is deception related, please state the type of deception:		
<input type="checkbox"/> Telephone Deception <input type="checkbox"/> E-shopping Fraud <input type="checkbox"/> Romance Scam <input checked="" type="checkbox"/> Investment Scam <input type="checkbox"/> Employment Fraud <input type="checkbox"/> Others (please specify) (please tick if appropriate)		
Transaction Details:		
Date	Amount	Transferor's Bank and Account
2024-12-31	HKD 70,000.00	Cash Cash
Case Summary:		
On 2025-01-03, a female reported to police that between 2024-12-18 and 2024-12-31, she was lured to invest into forex trading and had deposited a total of HK\$1,149,000 into 11 bank accounts (including the above listed transactions). The female later found she could not withdraw the money and lost contact with the seller.		
Notification Letter issued before on the same case:		
(please tick if appropriate) <input type="checkbox"/> Yes		
Under case reference:		dated

I suggest that you examine the above/past transactions in the above account to ascertain whether or not you are satisfied that the provenance of the deposits into the said account is legitimate.

Furthermore, I would like to draw your attention to chapter 3.1 of the "Guideline on Anti-Money Laundering and Counter-Financing of Terrorism (for Authorized Institutions)" published by the Hong Kong Monetary Authority under section 7 of the Anti-Money Laundering and Counter-Terrorist Financing Ordinance, Cap 615 ("AMLO"), which states that:-

*"An Authorized Institution should take all reasonable measures to ensure that proper safeguards exist to mitigate the risks of money laundering and terrorist financing and to prevent a contravention of any requirement under Part 2 or 3 of Schedule 2 [to the AMLO]"*.

May I also remind you of sections 25(1) and 25A(1) of the Organized and Serious Crimes Ordinance, Cap. 455, Laws of Hong Kong, which state that:-

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*"Subject to section 25A, a person commits an offence if, knowing or having reasonable grounds to believe that any property in whole or in part directly or indirectly represents any person's proceeds of an indictable offence, he deals with that property. " (section 25(1))*

*"Where a person knows or suspects that any property:-*

- (a) in whole or in part directly or indirectly represents any person's proceeds of;*
- (b) was used in connection with; or*
- (c) is intended to be used in connection with,*

*an indictable offence, he shall as soon as it is reasonable for him to do so disclose that knowledge or suspicion, together with any matter on which that knowledge or suspicion is based, to an authorized officer." (section 25A(1))*

Please treat this notification in confidence. Disclosure of the contents of this notification, directly or indirectly, to any unauthorized persons including the subjects under investigation, may prejudice the police investigation.

Should you have any queries concerning this matter, please contact the Officer-in-Charge of the case DIP [REDACTED] on telephone number 2824 [REDACTED]

Yours faithfully,

( Original Signed )

[REDACTED]  
Detective Police Inspector  
District Investigation Team 7  
Wan Chai District  
Commissioner of Police

for

c.c. SP JFIU FIIB  
(email: jfiu-[REDACTED]@police.gov.hk)