Our Ref.: WCH RN 25

Your Ref.:

Tel.: 3660 Fax: 2824



District Investigation Team 7
Wan Chai District
Wan Chai Police Station,
I 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	
Account No.:	305670	
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 transac	tion patterns which were	e incommensurate with holder's background
☐ Others (please sp	ecify)	
(please tick if appro	priate)	
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 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		
Account No.:	205723		
Suspected nature of transactions:			
✓ Might have been used in receiving proceeds of crime			
☐ Might have been used to receive funds related to terrorist financing			
_		e incommensurate with holder's background	
☐ Others (please sp	=	incommence with notice of current	
(please tick if appro	• *		
	-	please state the type of deception:	
☐ Telephone Decep	*	1 1	
☐ E-shopping Frau			
☐ Romance Scam			
☑ Investment Scam			
☐ Employment Fra	ud		
☐ Others (please sp	ecify)		
(please tick if appro	priate)		
Transaction Details			
Ъ		T. C. I.D. 1. 1.4	
Date	Amount	Transferor's Bank and Account	
Date 2024-12-20	Amount HKD 22,500.00	Cash Cash	
2024-12-20 Case Summary:	HKD 22,500.00		
2024-12-20 Case Summary: On 2025-01-03, a fe	HKD 22,500.00 emale reported to police	Cash Cash	
2024-12-20 Case Summary: On 2025-01-03, a fewas lured to invest	HKD 22,500.00 emale reported to police into forex trading and ha	Cash Cash that between 2024-12-18 and 2024-12-31, she	
2024-12-20 Case Summary: On 2025-01-03, a fewas lured to invest abank accounts (included)	HKD 22,500.00 emale reported to police into forex trading and ha	Cash Cash that between 2024-12-18 and 2024-12-31, she ad deposited a total of HK\$1,149,000 into 11 ansactions). The female later found she could	
2024-12-20 Case Summary: On 2025-01-03, a fewas lured to invest abank accounts (included)	HKD 22,500.00 emale reported to police into forex trading and hading the above listed tr	Cash Cash that between 2024-12-18 and 2024-12-31, she ad deposited a total of HK\$1,149,000 into 11 ansactions). The female later found she could	
2024-12-20 Case Summary: On 2025-01-03, a fewas lured to invest bank accounts (inclinot withdraw the meaning term).	HKD 22,500.00 emale reported to police into forex trading and hading the above listed tr	that between 2024-12-18 and 2024-12-31, she ad deposited a total of HK\$1,149,000 into 11 ansactions). The female later found she could the the seller.	
2024-12-20 Case Summary: On 2025-01-03, a fewas lured to invest bank accounts (inclinot withdraw the meaning term)	HKD 22,500.00 emale reported to police into forex trading and hauding the above listed troney and lost contact wing ssued before on the same	that between 2024-12-18 and 2024-12-31, she ad deposited a total of HK\$1,149,000 into 11 ansactions). The female later found she could the the seller.	
2024-12-20 Case Summary: On 2025-01-03, a fewas lured to invest bank accounts (inclinot withdraw the monotonic with which with the monotonic wide with the monotonic with the monotonic	HKD 22,500.00 emale reported to police into forex trading and hauding the above listed troney and lost contact wissued before on the sampriate) Yes	that between 2024-12-18 and 2024-12-31, she ad deposited a total of HK\$1,149,000 into 11 ansactions). The female later found she could the the seller.	
2024-12-20 Case Summary: On 2025-01-03, a fewas lured to invest bank accounts (inclinot withdraw the management of the second of	HKD 22,500.00 emale reported to police into forex trading and hauding the above listed troney and lost contact wissued before on the sampriate) Yes	Cash Cash that between 2024-12-18 and 2024-12-31, she ad deposited a total of HK\$1,149,000 into 11 ansactions). The female later found she could the the seller. e case:	
2024-12-20 Case Summary: On 2025-01-03, a fewas lured to invest to bank accounts (inclinate withdraw the monotonic with the monoto	HKD 22,500.00 emale reported to police into forex trading and hauding the above listed troney and lost contact wissued before on the sampriate) Yes Yes	Cash Cash that between 2024-12-18 and 2024-12-31, she ad deposited a total of HK\$1,149,000 into 11 ansactions). The female later found she could the the seller. e case:	
2024-12-20 Case Summary: On 2025-01-03, a fewas lured to invest bank accounts (inclinot withdraw the management of the second of	HKD 22,500.00 emale reported to police into forex trading and hauding the above listed troney and lost contact wissued before on the sampriate) Yes	Cash Cash that between 2024-12-18 and 2024-12-31, she ad deposited a total of HK\$1,149,000 into 11 ansactions). The female later found she could the the seller. e case:	
2024-12-20 Case Summary: On 2025-01-03, a fewas lured to invest bank accounts (inclinated withdraw the modern of the second seco	HKD 22,500.00 emale reported to police into forex trading and hauding the above listed troney and lost contact wissued before on the sampriate) ZHAN 939787	Cash Cash that between 2024-12-18 and 2024-12-31, she ad deposited a total of HK\$1,149,000 into 11 ansactions). The female later found she could the the seller. e case:	
2024-12-20 Case Summary: On 2025-01-03, a fewas lured to invest to bank accounts (inclinated in the control of	HKD 22,500.00 emale reported to police into forex trading and had adding the above listed troney and lost contact wissued before on the sampriate) Yes Yes ZHAN 939787	Cash Cash that between 2024-12-18 and 2024-12-31, she ad deposited a total of HK\$1,149,000 into 11 ansactions). The female later found she could the the seller. e case: dated	
2024-12-20 Case Summary: On 2025-01-03, a fewas lured to invest bank accounts (inclinated in the control of the	HKD 22,500.00 emale reported to police into forex trading and hadding the above listed troney and lost contact wissued before on the sampriate) ZHAN 939787 Transactions: used in receiving proces	Cash Cash that between 2024-12-18 and 2024-12-31, she ad deposited a total of HK\$1,149,000 into 11 ansactions). The female later found she could the the seller. e case: dated eds of crime	
2024-12-20 Case Summary: On 2025-01-03, a fewas lured to invest to bank accounts (inclinated in the count withdraw the more structured in the count of the count	emale reported to police into forex trading and had adding the above listed troney and lost contact wissued before on the sampriate) ZHAN 939787 Transactions: used in receiving procedused to receive funds re	Cash Cash that between 2024-12-18 and 2024-12-31, she ad deposited a total of HK\$1,149,000 into 11 ansactions). The female later found she could the the seller. decase: dated eds of crime lated to terrorist financing	
2024-12-20 Case Summary: On 2025-01-03, a fewas lured to invest to bank accounts (inclinated to withdraw the modern of the second secon	emale reported to police into forex trading and hadding the above listed troney and lost contact wissued before on the sampriate) Yes ee: ZHAN 939787 Transactions: used in receiving procedused to receive funds receition patterns which were	Cash Cash that between 2024-12-18 and 2024-12-31, she ad deposited a total of HK\$1,149,000 into 11 ansactions). The female later found she could the the seller. e case: dated eds of crime	

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11 the predicate one	nce is deception related,	please state the type of deception:
☐ Telephone Decep	•	· · · · · · · · · · · · · · · · · · ·
□ 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 90,000.00	Cash Cash
Case Summary:	·	
-	emale reported to police	that between 2024-12-18 and 2024-12-31, she
		ad deposited a total of HK\$1,149,000 into 11
	_	ansactions). The female later found she could
1	oney and lost contact wi	The state of the s
	•	
Notification Letter i	ssued before on the sam	e case:
(please tick if appro	priate) 🗆 Yes	
Under case reference	ee:	dated
Account Details		
Account Name:	HUANG	
Account No.:	205725	
Suspected nature of transactions: Might have been used in receiving proceeds of crime		
⊢ I∕I Might have been	used in receiving procee	eds of crime
_		
☐ Might have been	used to receive funds re	lated to terrorist financing
☐ Might have been☐ Exhibited transac	used to receive funds re tion patterns which were	
☐ Might have been ☐ Exhibited transac ☐ Others (please sp	used to receive funds re tion patterns which were ecify)	lated to terrorist financing
☐ Might have been ☐ Exhibited transac ☐ Others (please sp (please tick if appro	used to receive funds re tion patterns which were ecify) priate)	lated to terrorist financing e incommensurate with holder's background
☐ Might have been ☐ Exhibited transac ☐ Others (please sp (please tick if appro If the predicate offe	used to receive funds re tion patterns which were ecify) priate) nce is deception related,	lated to terrorist financing
☐ Might have been ☐ Exhibited transac ☐ Others (please sp (please tick if appro If the predicate offe ☐ Telephone Decep	used to receive funds re tion patterns which were ecify) priate) nce is deception related, tion	lated to terrorist financing e incommensurate with holder's background
☐ Might have been ☐ Exhibited transac ☐ Others (please sp (please tick if appro If the predicate offe ☐ Telephone Decep ☐ E-shopping Frauc	used to receive funds re tion patterns which were ecify) priate) nce is deception related, tion	lated to terrorist financing e incommensurate with holder's background
☐ Might have been ☐ Exhibited transact ☐ Others (please sp) (please tick if appro If the predicate offe) ☐ Telephone Decept ☐ E-shopping Frauct ☐ Romance Scam	used to receive funds retion patterns which were ecify) priate) nce is deception related, wition	lated to terrorist financing e incommensurate with holder's background
☐ Might have been ☐ Exhibited transac ☐ Others (please sp (please tick if appro If the predicate offe ☐ Telephone Decep ☐ E-shopping Frauc ☐ Romance Scam ☑ Investment Scam	used to receive funds retion patterns which were ecify) priate) nce is deception related, tion	lated to terrorist financing e incommensurate with holder's background
☐ Might have been ☐ Exhibited transac ☐ Others (please sp (please tick if appro If the predicate offe ☐ Telephone Decep ☐ E-shopping Frauc ☐ Romance Scam ☐ Investment Scam ☐ Employment Frauc	used to receive funds retion patterns which were ecify) priate) nce is deception related, etion	lated to terrorist financing e incommensurate with holder's background
☐ Might have been ☐ Exhibited transac ☐ Others (please sp (please tick if appro If the predicate offe ☐ Telephone Decep ☐ E-shopping Frauc ☐ Romance Scam ☑ Investment Scam ☐ Employment Frau ☐ Others (please sp	used to receive funds re tion patterns which were ecify) priate) nce is deception related, tion d ud ecify)	lated to terrorist financing e incommensurate with holder's background
☐ Might have been ☐ Exhibited transac ☐ Others (please sp (please tick if appro If the predicate offe ☐ Telephone Decep ☐ E-shopping Frauc ☐ Romance Scam ☑ Investment Scam ☐ Employment Frauc ☐ Others (please sp (please tick if appro	used to receive funds re tion patterns which were ecify) priate) nce is deception related, ition d ud ecify) priate)	lated to terrorist financing e incommensurate with holder's background
☐ Might have been ☐ Exhibited transac ☐ Others (please sp (please tick if appro If the predicate offe ☐ Telephone Decep ☐ E-shopping Frauc ☐ Romance Scam ☑ Investment Scam ☐ Employment Frauc ☐ Others (please sp (please tick if appro Transaction Details)	used to receive funds re tion patterns which were ecify) priate) nce is deception related, tion d ecify) priate	lated to terrorist financing e incommensurate with holder's background please state the type of deception:
☐ Might have been ☐ Exhibited transac ☐ Others (please sp (please tick if appro If the predicate offe ☐ Telephone Decep ☐ E-shopping Frauc ☐ Romance Scam ☑ Investment Scam ☐ Employment Frauc ☐ Others (please sp (please tick if appro Transaction Details Date	used to receive funds retion patterns which were ecify) priate) nce is deception related, etion d ud ecify) priate) Amount	lated to terrorist financing e incommensurate with holder's background please state the type of deception: Transferor's Bank and Account
☐ Might have been ☐ Exhibited transac ☐ Others (please sp (please tick if appro If the predicate offe ☐ Telephone Decep ☐ E-shopping Frauc ☐ Romance Scam ☑ Investment Scam ☐ Employment Frauc ☐ Others (please sp (please tick if appro Transaction Details) ☐ Date ☐ 2024-12-30	used to receive funds re tion patterns which were ecify) priate) nce is deception related, tion d ecify) priate	lated to terrorist financing e incommensurate with holder's background please state the type of deception:
☐ Might have been ☐ Exhibited transac ☐ Others (please sp (please tick if appro If the predicate offe ☐ Telephone Decep ☐ E-shopping Frauc ☐ Romance Scam ☑ Investment Scam ☐ Employment Frauc ☐ Others (please sp (please tick if appro Transaction Details: ☐ Date ☐ 2024-12-30 ☐ Case Summary:	used to receive funds retion patterns which were ecify) priate) nce is deception related, tion d ecify) priate Amount HKD 100,000.00	lated to terrorist financing e incommensurate with holder's background please state the type of deception: Transferor's Bank and Account Cash Cash
☐ Might have been ☐ Exhibited transac ☐ Others (please sp (please tick if appro If the predicate offe ☐ Telephone Decep ☐ E-shopping Frauc ☐ Romance Scam ☐ Investment Scam ☐ Employment Frauc ☐ Others (please sp (please tick if appro Transaction Details: ☐ Date ☐ 2024-12-30 ☐ Case Summary: ☐ On 2025-01-03, a fee	used to receive funds retion patterns which were ecify) priate) nce is deception related, etion d ud ecify) priate) Amount HKD 100,000.00	Ilated to terrorist financing the incommensurate with holder's background please state the type of deception: Transferor's Bank and Account Cash Cash that between 2024-12-18 and 2024-12-31, she
☐ Might have been ☐ Exhibited transac ☐ Others (please sp (please tick if appro If the predicate offe ☐ Telephone Decep ☐ E-shopping Frauc ☐ Romance Scam ☑ Investment Scam ☐ Employment Frauc ☐ Others (please sp (please tick if appro Transaction Details ☐ Date ☐ 2024-12-30 ☐ Case Summary: ☐ On 2025-01-03, a fe was lured to invest if	used to receive funds retion patterns which were ecify) priate) nce is deception related, etion d add ecify) priate) Amount HKD 100,000.00 emale reported to police nto forex trading and ha	Ilated to terrorist financing te incommensurate with holder's background please state the type of deception: Transferor's Bank and Account Cash Cash that between 2024-12-18 and 2024-12-31, she and deposited a total of HK\$1,149,000 into 11
☐ Might have been ☐ Exhibited transact ☐ Others (please sp) (please tick if appro If the predicate offe ☐ Telephone Decep ☐ E-shopping Frauct ☐ Romance Scam ☑ Investment Scam ☐ Employment Frauct ☐ Others (please sp) (please tick if appro Transaction Details: ☐ Date ☐ 2024-12-30 ☐ Case Summary: ☐ On 2025-01-03, a fe was lured to invest is bank accounts (incline)	used to receive funds retion patterns which were ecify) priate) nce is deception related, etion d add ecify) priate) Amount HKD 100,000.00 emale reported to police nto forex trading and ha	Transferor's Bank and Account Cash Cash that between 2024-12-18 and 2024-12-31, she ad deposited a total of HK\$1,149,000 into 11 ansactions). The female later found she could

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Notification Letter issued before on the same case:			
(please tick if appropriate) ☐ Yes			
Under case reference: dated			
A			
Account Details	MO		
Account Name:	MO		
Account No.:	205723		
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:		
*	*	, please state the type of deception:	
☐ Telephone Decep	•		
☐ E-shopping Frau	a		
☐ Romance Scam			
☑ Investment Scan			
☐ Employment Fra			
Others (please sp	- · ·		
(please tick if appro			
Transaction Details		T C I D I I A	
Date 2024 12 20	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:	amala nanantad ta maliaa	that between 2024 12 19 and 2024 12 21 abo	
		that between 2024-12-18 and 2024-12-31, she ad deposited a total of HK\$1,149,000 into 11	
		ransactions). The female later found she could	
	oney and lost contact wi		
not withdraw the m	oney and lost contact wi	tur the sener.	
Notification Letter	issued before on the sam	ne case:	
(please tick if appropriate) ☐ Yes			
Under case referen	= '	dated	
Account Details			
Account Name:	GUO		
Account No.:	305673		
Suspected nature of			
	used in receiving proceed		
_		elated to terrorist financing	
	☐ Exhibited transaction patterns which were incommensurate with holder's background		
☐ Others (please sp	- ·		
(please tick if appropriate)			
If the predicate offence is deception related, please state the type of deception:			
☐ Telephone Deception			
☐ E-shopping Fraud			
□ Romance Scam			

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☑ Investment Scam			
☐ Employment Fraud			
☐ 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 i	was lured to invest into forex trading and had deposited a total of HK\$1,149,000 into 11		
bank accounts (inclu	uding the above listed tra	ansactions). The female later found she could	
not withdraw the me	oney and lost contact wi	th the seller.	
	ssued before on the sam	e case:	
(please tick if appro	•		
Under case reference	e:	dated	
Account Details			
Account Name:	CHEN		
Account No.:	257863		
Suspected nature of	transactions:		
☑ Might have been	used in receiving proceed	eds of crime	
		lated to terrorist financing	
☐ Exhibited transac	tion patterns which were	e incommensurate with holder's background	
☐ Others (please sp	ecify)		
(please tick if appro	priate)		
If the predicate offe	nce is deception related,	please state the type of deception:	
☐ Telephone Decep	otion		
☐ E-shopping Frau	d		
☐ Romance Scam			
☑ Investment Scam			
☐ Employment Fra	ud		
☐ 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 fe	emale 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			
	=	ansactions). The female later found she could	
not withdraw the money and lost contact with the seller.			
Notification Latter issued before on the same asset			
Notification Letter issued before on the same case:			
(please tick if appropriate) ☐ Yes			
Under case reference	e:	dated	

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Account Details			
Account Name:	ZHONG		
Account No.:	935185		
Suspected nature of	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 sp	ecify)		
(please tick if appro	priate)		
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 sp	ecify)		
(please tick if appro	priate)		
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) ☐ Yes			
Under case reference	e:	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 on telephone number 2824

Yours faithfully,

(Original Signed)

Detective Police Inspector
District Investigation Team 7
Wan Chai District
Commissioner of Police

for

c.c. SP JFIU FIIB (email: jfiu-applice.gov.hk)