**Case Ref: C2410**

**Background of Subjects**

**Suspect 1:**

Name / China Entry Permit / Country or Region: CHAN TAI MAN (“CHAN”) / A000001(0) / CHINA

HASE account: 111-111111-101 (opened on 17 Nov 2023, closed on 07 Aug 2024)

**Suspect 2:**

Name / China Entry Permit / Country or Region: CHUNG SIU (“CHUNG”) / A000002(0) / CHINA

HASE account: 111-111111-102 (opened on 14 May 2024, closed on 24 Aug 2024)

**Suspect 3:**

Name / China Entry Permit / Country or Region: CHIU YAN (“CHIU”) / A000003(0) / CHINA

HASE account: 111-111111-103(opened on 14 May 2024, restriction imposed on 03 Oct 2024)

**Victim 1:**

Name / HKID / Country or Region: CHEUNG TAK SHING (“CHEUNG”) / B000001(0) / CHINA

HASE account: 222-222222-101 (opened on 27 Apr 2021)

**Triggering Factors and reported payments**

**Intelligence 1: C2410**

**Source:** Police Letter  
**Fraud type:** Telephone Deception

**Police Ref.: Policeref1**

Reported payments credited to CHAN’s HASE account (111-111111-101)

1: 22 May 2024, HKD3,000.00, debited from CHEUNG’s HASE account 222-222222-101 via ATM – it can be located in banking system.

Reported payments credited to CHIU’s HASE account (111-111111-103)

2: 22 May 2024, HKD50,000.00 cash deposit via ATM – it can be located in banking system.

**KYC Review on CHIU**

|  |  |
| --- | --- |
| **Customer Background** |  |
| Entry permit | A000003(0) |
| Customer name | CHIU YAN |
| Relationship with HASE since | 14 May 2024 |
| Gender | MALE |
| Date of birth | 03 Jan 2000 |
| Nationality (country/region/ territory) | CHINA |
| Occupation | UNKN SALES/SERVICE (last updated on 14 May 2024) |
| Employer | ABC3 Limited |
| Address | Rm03, 1/F, 111 Argyle Street, Mong Kok, Hong Kong |
| Contact number | 10000003 (Mobile) |
| Email | 10000003@hangseng.com |
| Monthly income | HKD65,000 (last updated on 14 May 2024) |
| Previous financial crime risk | No previous financial crime risk was identified. |
| Others | Last CDD review was found and completed on 14 May 2024. |
| Account opening purpose is for save/invest in HK. |

**Conclusion and the Way Forward on CHIU**

* Intelligence revealed that account 111-111111-103of CHIU was involved into fraud activity as suspect account. The involved 1 count reported payment was verified and could be located in the bank system.
* CHIU’s account was newly opened on 14 May 2024

In summary, the financial crime risk of CHIU could be identified. Therefore, it is recommended to terminate the business relationship between the bank and CHIU.

**Quick Closure for Police Source on CHAN**

Police Letter (C2410) was received and revealed that CHAN is purportedly suspected to be involved in fraud activity. CHAN has been reviewed in previous case (UCM Ref. C23123) with financial crime risk identified together with CSEM triggered (Cat B) on 07 Mar 2024. Account was closed on 07 Aug 2024. No further investigation is required. Therefore, the case is closed at this stage.

**Quick Closure for Police Source on CHUNG**

Police Letter (C2410) was received and revealed that CHUNG is purportedly suspected to be involved in fraud activity. CHUNG has been reviewed in previous case (UCM Ref. C24088) with financial crime risk identified together with CSEM triggered (Cat B) on 07 Sep 2024. Account was closed on 24 Aug 2024. No further investigation is required. Therefore, the case is closed at this stage.

**KYC Review on CHEUNG**

|  |  |
| --- | --- |
| **Customer Background** |  |
| HKID | B000001(0) |
| Customer name | CHEUNG TAK SHING |
| Relationship with HASE since | 27 Apr 2021 |
| Gender | FEMALE |
| Date of birth | 01 Oct 1999 |
| Nationality (country/region/ territory) | CHINA |
| Occupation | CLERK-UNCLASSIFIED (last updated on 11 Oct 2023) |
| Employer | BBC1 Limited |
| Address | Rm01, 2/F, 222 Argyle Street, Mong Kok, Hong Kong |
| Contact number | 20000001 (Mobile) |
| Email | 20000001@hangseng.com |
| Last 1month Salary | HKD0 |
| Last 2month Salary | HKD0 |
| Last 3month Salary | HKD0 |
| Last 4month Salary | HKD0 |
| Last 5month Salary | HKD0 |
| Last 6month Salary | HKD |
| Previous financial crime risk | Previous financial crime risk was identified (case ref: C24013) due to Money laundering. |

**Findings and actions on CHEUNG**

|  |  |  |  |
| --- | --- | --- | --- |
| **KYC** | | | |
| PVC | No | | |
| Potential negative media coverage | No | | |
| Previous dispute record | No | | |
| Financial status | Refer KYC table | | |
| Other relevant circumstances | No | | |
| **Findings on customer** | **Yes** | **No** | **Unknown** |
| Lent ATM card to a 3rd party |  |  |  |
| Lost or stolen ATM card |  |  |  |
| Authorized a 3rd party to use bank account |  |  |  |
| PIN written down on a physical/digital device or disclosed to a 3rd party |  |  |  |
| Left the card in the ATM after cash withdrawal/ transfer |  |  |  |
| Reported payment was authorized by customer |  |  |  |
| Inputted bank account information or personal e-Banking credentials onto a fake link/fake website |  |  |  |
| Downloaded a side-loaded application from an unofficial channel |  |  |  |
| Was the card kept safely by the customer? |  |  |  |
| Is the mobile number used by the customer the same as the customer’s record in the bank? |  |  |  |
| Has the customer provided updated contact information to receive bank’s notification? |  |  |  |
| Did customer receive the SMS/ email notification delivered from the bank? |  |  |  |
| Did customer pay attention to the notification delivered from the bank? |  |  |  |
| Reported lost/fraud incident to the bank timely |  |  |  |
| Reported case to the Police |  |  |  |
| Other relevant circumstances | N/A | | |
| **Other** | | | |
| Customer Return Document | Please select the document(s) that customer provided.  □ Police Witness Statement   Others:\_ N/A\_\_\_\_ | | |
| Bank Control Weakness(es)/Error(s) | □ Yes  No | | |
| Customer raised Complaint |  No complaints received from the frontline | | |

**Conclusion on CHEUNG**

* Reported payment was confirmed to be debited from customer’s HASE account (222-222222-101).
* Customer reported the case to the police with reference: POLICEREF1.
* Added CDS code (BEWARE OF FRAUDULENT INSTRUCTION / APPLICATION / IMPERSONATION REF: C2410 FMS GZC.) in OBS for customer on 07 Oct 2024.
* Previous case C240138 was closed and previous financial crime risk was identified.
* Account no. (111-111111-101) has been updated to <BLACKLISTED\_ACCOUNT > before.
* Request of adding external bank beneficiary to the GPS alert list has been sent.
* Conducted fraud tagging on the alleged fraud transaction on 03 Oct 2024.
* No need to SMS per police source.
* The reported transaction was authorized by customer. Hence, the customer should be liable for any loss incurred in this incident.
* No further investigation could be processed at the current stage, close case first.