**Narrative**

**Our ref: UCM C2418**

**Subject’s Background**

**Suspect:**

Name / HKID / Country or Region: CHAN, TAIMAN (“CHAN”)/ A0000010/ Hong Kong

HASE account: 111-111111-101 (opened on 22 Nov 2024, account restriction has been imposed since 11 Dec 2024)

**Triggering Factors and reported payments**

**Intelligence 1: (C2418)**

Source: HSBC Referral

Fraud type: Purchase

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

1: 10 Dec 2024, HKD5,000.00, debited from CHEUNG TAK SHING’s The Hongkong and Shanghai Banking Corporation Limited account 444-4444444-101 – it can be located in banking system.

**Intelligence 2: (C2403)**

Source: Internal Referral

Fraud type: Not provided

Same payment as reported payment 1

**Intelligence 3:**

Source: Police Letter

Fraud type: Purchase

Police reference number: POLICEREF1

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

2: 10 Dec 2024, HKD1,500.00, debited from YAN MEI MEI’s The Hongkong and Shanghai Banking Corporation Limited account 444-4444444-102 – it can be located in banking system.

**Intelligence 4: (C2404)**

Source: Search Warrant

Fraud type: Not provided

Police reference number: POLICEREF1, Writ No.: TM■■■

No transaction provided in the intelligence

**Intelligence 5:**

Source: Police Letter

Fraud type: Purchase

Police reference number: POLICEREF2

Same payment as reported payment 1

**KYC Review on Suspect**

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| **Customer Background** | Suspect |
| HKID | A000001(0) |
| Customer name | CHAN TAI MAN |
| Relationship with HASE since | 22 Nov 2024 |
| Gender | MALE |
| Date of birth | 1 Jan 2000 |
| Nationality (country/region/ territory) | HONG KONG |
| Occupation | UNKN FACTORY WORKER (last updated on 22 Nov 2024) |
| Employer | FAST UP LOGISTCS LIMITED |
| Address | Rm01, 1/F, 111 Argyle Street, Mong Kok, Hong Kong |
| Contact number | 10000001 (Mobile) |
| Email | 10000001@hangseng.com |
| Monthly income | HKD18,000 (last updated on 22 Nov 2024) |
| Previous financial crime risk | No previous financial crime risk was identified. |
| Others | Last CDD review was found and completed on 22 Nov 2024. |
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**Conclusion and the Way Forward on suspect CHAN**

Intelligence revealed that account 111-111111-101 of CHAN might be involved into Purchase scam as suspect account. The involved fraud payment could be located and the destination cannot be traced in the bank system.

-        CHAN’s account was newly opened on 22 Nov 2024 (within 6 months). Financial crime risk posed by the allegation cannot be discounted as the account has the risk of been opened/exploited to receive fraudulent transaction.

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