**Narrative**

**Our Ref: UCM C2420**

**Subject’s Background**

**Suspect**

Name / Entry Permit / Country or Region: CHAN, TAIMAN (“CHAN”)/ A0000010/ CHINA

HASE account: 111-111111-101 (opened on 05 Dec 2024, account restriction has been imposed since 17 Dec 2024)

**Victim**

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

HASE account: 222-222222-101 (opened on 12 Sep 2001 and closed on 19 Dec 2024)

**Triggering Factors and reported payments**

**Intelligence 1 (C2420)**

Source: Victim

Fraud type: Impersonation (bank)

Reported payments credited to CHUNG SIU’s HSBC account (333-333333-102)

1: 10 Dec 2024, HKD46,000.00, debited from CHEUNG’s HASE account 222-222222-101 – it can be located in banking system.

**AS reported payment 1 transferred to non-HASE account, no further investigation.**

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

2: 11 Dec 2024, HKD46,000.00, debited from CHEUNG’s HASE account 222-222222-101 – it can be located in banking system.

**KYC Review on Suspect**

|  |  |
| --- | --- |
| **Customer Background** | **Suspect** |
| Entry permit | A000001(0) |
| Customer name | CHAN TAI MAN |
| Relationship with HASE since | 05 Dec 2024 |
| Gender | MALE |
| Date of birth | 1 Jan 2000 |
| Nationality (country/region/ territory) | CHINA |
| Occupation | SALES (last updated on 05 Dec 2024) |
| Employer | ABC1 Limited |
| Address | Rm01, 1/F, 111 Argyle Street, Mong Kok, Hong Kong |
| Contact number | 10000001 (Mobile) |
| Email | 10000001@hangseng.com |
| Monthly income | HKD30,000 (last updated on 05 Dec 2024) |
| Previous financial crime risk | Previous financial crime risk was identified (case ref: C2403) due to Money Laundering. |
| Others | Last CDD review was found and completed on 05 Dec 2024. |
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**Conclusion and the Way Forward**

- Intelligence revealed that account 111-111111-101 of CHAN might be involved in fraud activities (Impersonation Police/Bank) as suspect account. The reported payments could be located and the destination cannot be traced.

* CHAN’s account was newly opened on 05 Dec 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.

**KYC Review on Victim**

|  |  |
| --- | --- |
| **Customer Background** | **Victim** |
| HKID | B000001(0) |
| Customer name | CHEUNG, TAK SHING |
| Relationship with HASE since | 12 Sep 2001 |
| Gender | MALE |
| Date of birth | 1 Oct 1999 |
| Nationality (country/region/ territory) | HONG KONG |
| Occupation | MECHANIC (last updated on 21 Feb 2005) |
| Employer | BBC1 Limited |
| Address | Rm01, 2/F, 222 Argyle Street, Mong Kok, Hong Kong |
| Contact number | 20000001 (Mobile) |
| Email | N/A |
| Monthly income | HKD41,666 (last updated on 16 Dec 2024) |
| Previous financial crime risk | No previous financial crime risk was identified. |
| Others | N/A |
|  |

**Findings and actions on Victim**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **KYC** | | | | | |
| PVC | | No | | | |
| Potential negative media coverage | | No | | | |
| Previous dispute record | | No | | | |
| Financial status | | Unknown | | | |
| 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 and the Way Forward on Victim**

* Reported payments (HKD46,000.00 on 10 Dec 2024 and HKD46,000.00 on 11 Dec 2024) were confirmed to be debited from customer’s HASE account (222-222222-101).
* Added CDS code (BEWARE OF FRAUDULENT INSTRUCTION / APPLICATION / IMPERSONATION FMS GZC - C2420) in OBS for customer on 12 Dec 2024.
* No previous case found on customer.
* No need to send SMS due to intake case day was over 30 days.
* Account no. (333-333333-102) has been updated to <BLACKLISTED\_ACCOUNT > file on 10 Mar 2025.
* Account no. (111-111111-101) has been updated to <BLACKLISTED\_ACCOUNT > file on 18 Dec 2024.
* Request of adding external bank beneficiary to the GPS alert list has been sent.
* Conducted fraud tagging on the alleged fraud transaction on 12 Dec 2024.
* The reported payment 1 was transferred to external Bank’s account. Therefore, no further investigation is required.
* Cross border email of C2420 has been sent on 10 Mar 2025.
* The reported transaction was authorized by him. Hence, the customer should be liable for any loss incurred in this incident.