**Narrative (C2533)**

**Background of Subject**

**Suspect 1**

Name / Entry permit / Country: MR CHAN TAI MAN (“CHAN”)/ A000001(0)/ CHINA

HASE account: 111-111111-101 (opened on 3 Dec 2024, account restriction has been imposed since 4 Jan 2025)

**Triggering Factors**

**Intelligence 1 – Cross Border Email**

Source: HSBC referral

Fraud type: Impersonation

Reported payment credited to CHAN’s HASE account 111-111111-101

1: 3 Jan 2024, HKD49,553.00, debited from CHEUNG TAK SHING’s HSBC account (444-4444444-101) - It can be located in the banking system.

2: 3 Jan 2024, HKD78,123.00, debited from CHEUNG TAK SHING’s HSBC account (444-4444444-101) - It can be located in the banking system.

3: 3 Jan 2024, HKD1,612.00, debited from CHEUNG TAK SHING’s HSBC account (444-4444444-101) - It can be located in the banking system.

**Intelligence 2 – Search Warrant**

Source: Search Warrant

Fraud type: Not provided

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

No reported transaction in the intelligence

**Intelligence 3 – Payment investigation**

Source: Internal referral

Fraud type: Not provided

Reported payment credited to CHAN’s HASE account 111-111111-101

4: 3 Jan 2025, HKD18,000.00, debited from YAN MEI MEI’s STANDARD CHARTERED BANK (HONG KONG) LIMITED account 444-4444444-102 - It can be located in the banking system.

**Intelligence 4 – Police Letter**

Source: Police Letter

Fraud type: Other – Bounced Cheque

Police reference: POLICEREF1

Reported payment credited to CHAN’s HASE account 111-111111-101

5: 3 Jan 2025, HKD20,000.00, debited from TAN FUNG’s BOC account 444-4444444-103 - It can be located in the banking system.

**Intelligence 5 – Police letter**

Source: Police Letter

Fraud type: Telephone Deception

Police reference: POLICEREF2

The reported payment was same as reported payment 1.

**Intelligence 6 – Police Letter**

Source: Police Letter

Fraud type: Employment fraud

Police reference: POLICEREF3

Reported payment credited to CHAN’s HASE account 111-111111-101

6: 2 Jan 2025, HKD4,000.00, debited from PANG YA SHI’s BOC account 444-4444444-104 - It can be located in the banking system.

**KYC Review on Subjects**

|  |  |
| --- | --- |
| Customer Background | suspect |
| Entry permit | A000001(0) |
| Customer name | CHAN TAI MAN |
| Relationship with HASE since | 03 Dec 2024 |
| Gender | MALE |
| Date of birth | 1 Jan 2000 |
| Nationality (country/region/territory) | CHINA |
| Occupation | CONSTRUCTION WORKER (last updated on 03 Dec 2024) |
| Employer | ABC1 Limited |
| Address | Rm01, 1/F, 111 Argyle Street, Mong Kok, Hong Kong |
| Contact number | 10000001 (Mobile) |
| Email | [10000001@hangseng.com](mailto:10000001@hangseng.com) |
| Monthly income | HKD27,000 (last updated on 03 Dec 2024) |
| Previous financial crime risk | No previous financial crime risk was identified. |
| Others | Last CDD review was found and completed on 3 Dec 2024. |

**Conclusion and the Way Forward on Suspect CHAN**

* Multi-allegations revealed that account CHAN’s alerted HASE account (111-111111-101) might be involved into fraudulent activity as suspect. Reported payment 1-6 could be located.
* In conclusion, the financial crime risk of CHAN could be identified. It is recommended to terminate the business relationship with CHAN.