**Narrative (Our Ref: UCM** **C2535)**

**Subject’s Background**

**Suspect**

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

HASE account: 111-111111-101 (opened on 6 Jan 2025, account restriction has been imposed since 27 Jan 2025)

**Triggering Factors and reported payments**

**Intelligence 1**

Source: ADCC

Fraud type: Social Media Deception

Police Reference: ESPS ■■■/2025 and TSTDIV ■■■■■■■■

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

1: 20 Jan 2025, HKD130,000.00, debited from CHEUNG TAK SHING's Bank of Communications (Hong Kong) Ltd. account 444-4444444-101 – it can be located in banking system.

**KYC Review on Subjects**

|  |  |
| --- | --- |
| **Customer Background** | suspect |
| Entry permit | A000001(0) |
| Customer name | CHAN TAI MAN |
| Relationship with HASE since | 06 Jan 2025 |
| Gender | MALE |
| Date of birth | 1 Jan 2000 |
| Nationality (country/region/territory) | CHINA |
| Occupation | SALES (last updated on 06 Jan 2025) |
| 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 | HKD30,000 (last updated on 06 Jan 2025) |
| Previous financial crime risk | No previous financial crime risk was identified. |
| Others | Last CDD review was found and completed on 6 Jan 2025. |
|  |

**Conclusion and the Way Forward on CHAN (suspect)**

* Intelligence revealed that account 111-111111-101 of CHAN might be involved into Social Media Deception as suspect account. The involved alerted payment could be located. CHAN’s account was newly opened on 6 Jan 2025 (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 alerted 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.