**Our Ref: C2538 (incorp with sub case C2597)**

**Background of Subjects**

**Suspect**

Name / Passport / Country: CHAN TAI MAN (“CHAN”)/ A000001(0) / CHINA

HASE account: 111-111111-101 (opened on 27 Nov 2024, account restrictions imposed on 03 Jan 2025)

**Triggering Factors**

**Intelligence 1 (C2538)**

Source: ADCC

Fraud type: Employment Scam

Police reference: ESPS ■■■/2025 and KT RN ■■■■■■■■

Alerted transaction:

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

**1:** 29 Dec 2024, HKD116,523.87, debited from CHEUNG TAK SHING’s HSBC Account 444-4444444-101 – It can be located in banking system

**Intelligence 2**

Source: Internal Referral

Fraud type: Not provided

Alerted transaction:

**The same as Payment 1**

**Intelligence 3 (C250148)**

Source: ADCC

Fraud type: Employment Scam

Police reference: ESPS ■■■/2025 and TSW RN ■■■■■■■■

Police team: DIT 3 ■■■■■■

Alerted transaction:

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

**2:** 30 Dec 2024, HKD150,000.00, debited from YAN MEI MEI’s Bank of China (Hong Kong) Limited Account 444-4444444-102 – It can be located in banking system

**Intelligence 4**

Source: Search Warrant

Fraud type: Not provided

Police Reference: POLICEREF1, Writ No.: TM ■■■■

Alerted transaction:

**Not provided**

**Intelligence 5**

Source: Police Letter

Fraud type: Employment Fraud

Police Reference: POLICEREF2

Alerted transaction:

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

**3:** HKD10,000.00, 30 Dec 2024, debited from TAN FUNG’s Bank of China (Hong Kong) Limited Account 444-4444444-103 – It can be located in banking system

**Intelligence 6**

Source: Police Letter

Fraud type: Employment Fraud

Police Reference: POLICEREF1

Alerted transaction:

**The same as Payment 2**

|  |  |
| --- | --- |
| **KYC Review on Suspect on CHAN** |  |
| **Customer Background** | SUSPECT |
| Entry permit | A000001(0) |
| Customer name | CHAN TAI MAN |
| Relationship with HASE since | 27 Nov 2024 |
| Gender | MALE |
| Date of birth | 1 Jan 2000 |
| Nationality (country/region/territory) | CHINA |
| Occupation | SALES (last updated on 27 Nov 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 | HKD16,666 (last updated on 27 Nov 2024) |
| Previous financial crime risk | No previous financial crime risk was identified. |
| Others | Last CDD review was found and completed on 27 Nov 2024. |
|  |

**Conclusion and the Way Forward on CHAN**

- Intelligence revealed that account 111-111111-101 of CHAN TAI MAN might be involved into Scam and fraud activities as suspect account.

- CHAN’s account was newly opened on 27 Nov 2024 (within 6 months). Multiple allegations with different reported transactions were received in a short time after account opening, the Financial crime risk posed by the allegation cannot be discounted as the account has the risk of been opened/exploited to receive suspiciously/reported transaction.

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