**Our ref: C2547**

**Customer Background**

**Suspect 1**

Name/HKID/Country or Region: MR CHAN TAI MAN (“CHAN”)/ A000001(0)/HONG KONG

HASE account: 111-111111-101 (Account opened on 04 Jan 2025, Account restrictions imposed on 25 Jan 2025).

**Triggering Factor and Review on Reported Payments**

**Source 1 (C2547):**

Source type: HSBC Referral

Fraud Type: AP-Impersonation (Police/Bank)

Alerted Transaction:

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

1. 24 Jan 2025, HKD10,900, from YEUNG KAI 666-66666-601 (HSBC) via FPS was located.

**Source 2**

Source type: Police Letter

Police reference: MK RN 2500■■■■■■■

Police Investigation Team: **District Investigation Team 9**

Fraud Type: Telephone Deception

Alerted Transaction:

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

2. 24 Jan 2025, HKD20,000, deposited by cash via ATM was located.

**Source 3**

Source type: Police Letter

Police reference: NTK RN 2500■■■■■■■

Police Investigation Team: District Investigation Team 4

Fraud Type: Telephone Deception

Alerted Transaction:

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

Reported transaction was same as transaction 1.

**Source 4 (C2580)**

Source type: Search Warrant

Police reference: YLRN 250■■■■, Writ No.: TM19■■ /2025

Fraud Type: Not Provided

No reported transactions were provided.

**KYC Review**

|  |  |
| --- | --- |
| **Customer Background** | suspect |
| HKID | A000001(0) |
| Customer name | CHAN TAI MAN |
| Relationship with HASE since | 04 Jan 2025 |
| Gender | MALE |
| Date of birth | 01 Jan 2000 |
| Nationality (country/region/territory) | HONG KONG |
| Occupation | GUARD (last updated on 04 Jan 2025) |
| Employer | ABC1 Limited |
| Address | Rm01, 1/F, 111 Argyle Street, Mong Kok, Hong Kong |
| Contact number | 10000001(Mobile) |
| Email | 10000001@hangseng.com |
| Monthly income | HKD20,000 (last updated on 04 Jan 2025) |
| Previous financial crime risk | No previous financial crime risk was identified. |
| Others | Last CDD review was found and completed on 04 Jan 2025. |
| Account opening purpose is for Saving. |

**Conclusion and the Way Forward on CHAN**

Account 111-111111-101 of CHAN might be involved into fraud crime, fraud activities as suspect account that reported by Police Source. The involved fraud payments could be located and the destination cannot be traced.

* From the high level account review, money laundering red flag can be observed.

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