**Narrative**

**Our Ref: UCM C2548 (incorp with sub case C2597)**

**Subject’s Background**

**Suspect**

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

HASE account: 111-111111-101 (opened on 08 Jan 2025, account restriction has been imposed since 21 Feb 2025)

**Triggering Factors**

**Intelligence 1 (C2548)**

Source: Internal Referral

Fraud type: Not provided

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

1: 16 Jan 2025, HKD6,225.00, from CHEUNG TAK SHING’s ICBC account 444-4444444-101- It can be located in the banking system

**Intelligence 2 (C25111)**

Source: Internal Referral

Fraud type: Not provided

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

2: 16 Jan 2025, HKD44,855.00, from YAN MEI MEI’s INDUSTRIAL AND COMMERCIAL BANK OF CHINA account 444-4444444-102 - It can be located in the banking system

**Intelligence 3 (sub case C2597)**

Source: Victim

Fraud type: Impersonation

The reported payment same as the **Reported Payment 2**.

**KYC Review on Suspect**

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| --- | --- |
| **Customer Background** | **Suspect** |
| Entry permit | A000001(0) |
| Customer name | CHAN TAI MAN |
| Relationship with HASE since | 08 Jan 2025 |
| Gender | MALE |
| Date of birth | 1 Jan 2000 |
| Nationality (country/region/territory) | CHINA |
| Occupation | DATA PROCESS/IT MGR (last updated on 08 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 | HKD50,000 (last updated on 08 Jan 2025) |
| Previous financial crime risk | No previous financial crime risk was identified. |
| Others | Last CDD review was found and completed on 08 Jan 2025. |
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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) as suspect account. The reported payments could be located.

- CHAN’s account was newly opened on 08 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 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.