**Narrative (Our Ref: UCM** **C2536)**

**Subject’s Background**

**Suspect**

Name / Entry Permit / Country or Region: 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)

**Victim**

Name / HKID / Country or Region: CHEUNG TAK SHING (“CHEUNG”)/ B000001(0)/CHINA

HASE account: 222-222222-101 (opened on 23 Jul 2015)

**Triggering Factors and reported payments**

**Intelligence 1**

Source: victim

Fraud type: Purchase

Reported payments credited to CHUNG SIU‘s The Bank of East Asia account (333-333333-102)

1: 2 Jan 2025, HKD10,000.00, debited from CHEUNG's HSB account 222-222222-101 – it can be located in banking system.

2: 2 Jan 2025, HKD8,000.00, debited from CHEUNG's HSB account 222-222222-101 – it can be located in banking system.

3: 2 Jan 2025, HKD10,000.00, debited from CHEUNG's HSB account 222-222222-101 – it cannot be located in banking system.

4: 2 Jan 2025, HKD10,000.00, debited from CHEUNG's HSB account 222-222222-101 – it cannot be located in banking system.

5: 2 Jan 2025, HKD5,000.00, debited from CHEUNG's HSB account 222-222222-101 – it cannot be located in banking system.

6: 2 Jan 2025, HKD5,000.00, debited from CHEUNG's HSB account 222-222222-101 – it cannot be located in banking system.

7: 2 Jan 2025, HKD2,000.00, debited from CHEUNG's HSB account 222-222222-101 – it cannot be located in banking system.

Reported payments credited to CHAN‘s HSB account 111-111111-101

8: 2 Jan 2025, HKD30,000.00, debited from CHEUNG's HSB account 222-222222-101 – it cannot be located in banking system.

9: 2 Jan 2025, HKD30,000.00, debited from CHEUNG's HSB account 222-222222-101 – it cannot be located in banking system.

10: 2 Jan 2025, HKD10,000.00, debited from CHEUNG's HSB account 222-222222-101 – it cannot be located in banking system.

11: 2 Jan 2025, HKD10,000.00, debited from CHEUNG's HSB account 222-222222-101 – it cannot 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 | 03 Dec 2024 |
| Gender | MALE |
| Date of birth | 1 Jan 2000 |
| Nationality | 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 |
| 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. |
|  |

|  |  |
| --- | --- |
| **Customer Background** | victim |
| HKID | B000001(0) |
| Customer name | CHEUNG TAK SHING |
| Relationship with HASE since | 23 Jul 2015 |
| Gender | FEMALE |
| Date of birth | 1 Oct 1999 |
| Nationality | CHINA |
| Occupation | N/A |
| Employer | N/A |
| Address | Rm01, 2/F, 222 Argyle Street, Mong Kok, Hong Kong |
| Contact number | 20000001 (Mobile) 21000001 (Home) |
| Email | 20000001@hangseng.com |
| Monthly income | HKD0 (last updated on 23 Jul 2015) |
| Previous financial crime risk | No previous financial crime risk was identified. |
| Others | N/A |
|  |

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

* Intelligence revealed that account 111-111111-101 of CHAN might be involved into Purchase Scam as suspect account. The involved alerted payments could not be located as rejected by the bank system.
* CHAN is also under investigation (Bank Ref. C2501403) with police sources received related that account 111-111111-101 of CHAN might have involved into fraud activity as a suspect role.
* CHAN’s account was newly opened on 3 Dec 2024 (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.

**Findings and actions on victim:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **KYC** | | | | | |
| PVC | | No | | | |
| Potential negative media coverage | | No | | | |
| Previous dispute record | | No | | | |
| Financial status | | Refer KYC table | | | |
| Other relevant circumstances | | No | | | |
| **Findings on customer** | | **Yes** | **No** | | **Unknown** |
| Lent ATM card to a 3rd party | |  |  | |  |
| Lost or stolen ATM card | |  |  | |  |
| Authorized a 3rd party to use bank account | |  |  | |  |
| PIN written down on a physical/digital device or disclosed to a 3rd party | |  |  | |  |
| Left the card in the ATM after cash withdrawal/ transfer | |  |  | |  |
| Reported payment was authorized by customer | |  |  | |  |
| Inputted bank account information or personal e-Banking credentials onto a fake link/fake website | |  |  | |  |
| Downloaded a side-loaded application from an unofficial channel | |  |  | |  |
| Was the card kept safely by the customer? | |  |  | |  |
| Is the mobile number used by the customer the same as the customer’s record in the bank? | |  |  | |  |
| Has the customer provided updated contact information to receive bank’s notification? | |  |  | |  |
| Did customer receive the SMS/ email notification delivered from the bank? | |  |  | |  |
| Did customer pay attention to the notification delivered from the bank? | |  |  | |  |
| Reported lost/fraud incident to the bank timely | |  |  | |  |
| Reported case to the Police | |  |  | |   |
| Other relevant circumstances | | N/A | | | |
| **Other** | | | | | |
| Customer Return Document | Please select the document(s) that customer provided.  □ Police Witness Statement  Others: N/A | | | | |
| Bank Control Weakness(es)/Error(s) | □ Yes  No | | |  | |
|
| Customer raised Complaint |  No complaints received from the frontline | | | | |

**Conclusion and the Way Forward CHEUNG (victim)**

* Alerted payments were confirmed to be debited from customer’s HASE account (222-222222-101).
* Nil prior case was found on victim in SCION/UCM.
* Added CDS code (BEWARE OF FRAUDULENT INSTRUCTION / APPLICATION / IMPERSONATION FMS GZC - C2536) in OBS for customer on 2 Jan 2025.
* No need to send SMS due to intake day over 30 days.
* Account (111-111111-101) has been updated to <BLACKLISTED\_ACCOUNT > file on 12 Feb 2025.
* Account (333-333333-102) has been updated to <BLACKLISTED\_ACCOUNT > file on 12 Feb 2025.
* Conducted fraud tagging on the alleged fraud transaction on 2 Jan 2025.
* Request of adding external bank beneficiary to the GPS alert list has been sent for account no. (333-333333-102) on 21 Mar 2025.
* The reported transaction was authorized by the customer. Hence, the customer should be liable for any loss incurred in this incident.