**Case Ref:** **C2401**

**Background of Subjects**

**Suspect 1:**

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

HASE account: 111-111111-101 (opened on 19 Jul 2024, account restriction imposed on 07 Oct 2024)

**Triggering Factors and Review in Reported Payments**

**Intelligence 1:** C2401

Source: HSBC Referral

Fraud type: Romance Scam

Alerted transaction:

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

**Reported transaction 1**: 06 Oct 2024, HKD40,000, from YEUNG KAI’s HSBC account 666-66666-601. It can be located in banking system.

**KYC Review on CHAN**

|  |  |
| --- | --- |
| **Customer Background** | suspect |
| HKID | A000001(0) |
| Customer name | CHAN TAI MAN |
| Relationship with HASE since | 19 Jul 2024 |
| Gender | FEMALE |
| Date of birth | 1 Jan 2000 |
| Nationality (country/region/ territory) | PHILIPPINES |
| Occupation | DOMEST HELPER-OTHERS (last updated on 19 Jul 2024) |
| Employer | ABC1 Limited |
| Address | Rm01, 1/F, 111 Argyle Street, Mong Kok, Hong Kong |
| Contact number | 85210000001 (Mobile) |
| Email | 10000001@hangseng.com |
| Monthly income | HKD4,870 (last updated on 19 Jul 2024) |
| Previous financial crime risk | Previous financial crime risk was identified (case ref: C2000) due to money laundering red flag is observed. |
| Others | Last CDD review was found and completed on 19 Jul 2024 |

**Conclusion and the Way Forward on CHAN**

* Intelligence revealed that account 111-111111-101 of CHAN was involved into Romance Scam as suspect account. The involved reported payments were verified and could be located in the bank system.
* CHAN’s account was newly opened on 19 Jul 2024.
* From the high level account review, money laundering red flag can be observed.
* CHAN is subjected to a previous financial crime risk case (Bank Ref. C2000), the account review period of the previous case (Bank Ref. C2000) was from 19 Jul 2024 to 12 Sep 2024. The Bank has recommended to terminate the relationship with CHAN.

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.