**Case Ref:** **C2411**

**Background of Subjects**

**Suspect 1:**

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

HASE account: 111-111111-101 (opened on 12 Jun 2024, closed on 12 Jul 2024)

**Victim 1:**

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

HASE account: 222-222222-101(opened on 17 Apr 2013)

**Triggering Factors and reported payments**

**Intelligence 1:**

Source: Police Letter

Fraud type: Telephone deception

Police Reference: Policeref1

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

1: 29 Jun 2024, HKD25,500, debited from CHEUNG’s HASE account 222-222222-101 – it can be located in banking system.

**KYC Review on CHAN**

|  |  |
| --- | --- |
| **Customer Background** | Suspect |
| Entry permit | A000001(0) |
| Customer name | CHAN TAI MAN |
| Relationship with HASE since | 12 Jun 2024 |
| Gender | MALE |
| Date of birth | 01 Jan 2000 |
| Nationality (country/region/ territory) | CHINA |
| Occupation | CONSTRUCTION WORKER (last updated on 12 Jun 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 | HKD17,000 (last updated on 12 Jun 2024) |
| Previous financial crime risk | No previous financial crime risk was identified. |
| Others | Last CDD review was found and completed on 12 Jun 2024 |
|  |

**Conclusion and the Way Forward on CHAN**

* Intelligence revealed that account 111-111111-101 of CHAN was involved into fraud activities as suspect account. The involved reported payments were verified and could be located in the bank system.
* CHAN’s account was newly opened on 12 Jun 2024.
* Police intelligence was involved.

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.

**Victim Part**

**KYC Review on Victim CHEUNG**

|  |  |
| --- | --- |
| **Customer Background** | victim |
| HKID | B000001(0) |
| Customer name | CHEUNG TAK SHING |
| Relationship with HASE since | 24 Apr 2008 |
| Gender | MALE |
| Date of birth | 1 OCT 1999 |
| Nationality (country/region/ territory) | HONG KONG |
| Occupation | CONSTRUCTION WORKER (last updated on 01 Feb 2024) |
| Employer | CHEUNG TAK SHING |
| Address | Rm01, 2/F, 222 Argyle Street, Mong Kok, Hong Kong |
| Contact number | 20000001 (Mobile) |
| Email | 20000001@hangseng.com |
| Last 1month Salary | HKD0 |
| Last 2month Salary | HKD34,170 |
| Last 3month Salary | HKD35,650 |
| Last 4month Salary | HKD24,850 |
| Last 5month Salary | HKD0 |
| Last 6month Salary | HKD0 |
| Previous financial crime risk | No previous financial crime risk was identified. |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **KYC** | | | | |
| PVC | No | | | |
| Potential negative media coverage | No | | | |
| Previous dispute record | No | | | |
| Financial status | Unknown | | | |
| 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 | No | | | |
| **Other** | | | | |
| Customer Return Document | Please select the document(s) that customer provided. | | | |
|  Police Witness Statement | | | |
|  Others:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | |
| Bank Control Weakness(es)/Error(s) |  Yes  No | |  |  |
| Customer raised Complaint |  No complaints received from the frontline | | | |

**Findings on victim CHEUNG**

* Reported transaction 1 was confirmed to be debited from customer’s HASE account 222-222222-101.
* Customer reported the case to the police.
* Added CDS code (BEWARE OF FRAUDULENT INSTRUCTION / APPCHEUNGCATION / IMPERSONATION FMS GZC - C2411.) in OBS for customer on 08 Oct 2024.
* Nil prior case was found on victim in SCION/UCM.
* Conduct fraud tagging on the alleged fraud transaction on 08 Oct 2024.
* Account no. 111-111111-101 has been updated to <BLACKCHEUNGSTED\_ACCOUNT > file on 08 Oct 2024.
* Acknowledgement SMS was not sent to customer due to police letter reported.
* The reported transaction was authorized by customer. Hence, the customer should be liable for any loss incurred in this incident.
* No further investigation could be processed at the current stage, close case first.