**Case ref: C2412**

**Customer Background**

Suspect

|  |  |
| --- | --- |
| Name / Entry-permit / Country or Region | : CHAN TAI MAN (“**CHAN**”) / A000001(0) / CHINA |
| HASE Account No. | : 111-111111-101 (Opened on 19 Jun 2024,  account restrictions imposed on 1 Aug 2024) |

Victim

|  |  |
| --- | --- |
| Name / HKID / Country or Region | : CHEUNG TAK SHING (“**CHEUNG**”) / B000001(0)/ CHINA |
| HASE Account No. | : 222-222222-101 |

**Triggering Factor and reported payments**

**Intelligence 1**: C2412

Source: Victim

Fraud type: AP-Impersonation (Others)

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

1: 17 Jul 2024, HKD30,000.00, debited from CHEUNG’s HASE account 222-222222-101 by ATM– it can be located in banking system.

**Intelligence 2**:

Source: Police Letter

Fraud type: Telephone deception

Police Reference: POLICEREF1

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

2: 17 Jul 2024, HKD9,000.00, debited via cash– it can be located in banking system.

**Intelligence 3**:

Source: Police Letter

Fraud type: Employment Fraud

Police Reference: POLICEREF2

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

3: 15 Jul 2024, HKD40,000.00, debited via cash– it can be located in banking system.

**KYC Review on Suspect CHAN**

|  |  |
| --- | --- |
| **Customer Background** |  |
| Entry permit | A000001(0) |
| Customer name | CHAN TAI MAN |
| Relationship with HASE since | 19 Jun 2024 |
| Gender | MALE |
| Date of birth | 01 Jan 2000 |
| Nationality (country/region/ territory) | CHINA |
| Occupation | CONSTRUCTION WORKER |
| Employer | ABC1 Limited |
| Address | Rm01, 1/F, 111 Argyle Street, Mong Kok, Hong Kong |
| Contact number | 10000001 (Mobile) |
| Email | 10000001@hangseng.com |
| Monthly income | HKD37,500 (last updated on 19 Jun 2024) |
| Previous financial crime risk | No previous financial crime risk was identified. |
| Others | Last CDD review was found and completed on 19 Jun 2024. |
|  |

**Conclusion and the Way Forward on CHAN**

* Intelligence received information from Law Enforcement revealed that account 111-111111-101 of CHAN might have involved in fraud activities. The involved report payments were verified and could be located in the bank system.
* The account was newly opened. And it was reported fraud activity involved in a short period.
* From the high level account review, money laundering red flag is observed.

Strong fraud and financial crime risk indicators have been identified. Based upon the presence of mentioned fraud & financial crime risk indicators, the bank is going to terminate the relationship with CHAN.

**KYC review on Victim CHEUNG**

|  |  |
| --- | --- |
| **Customer Background** |  |
| HKID | B000001(0) |
| Customer name | CHEUNG TAK SHING |
| Relationship with HASE since | 25 Sep 2013 |
| Gender | FEMALE |
| Date of birth | 1 Oct 1999 |
| Nationality (country/region/ territory) | CHINA |
| Occupation | BEAUTICIAN |
| Employer | N/A |
| Address | Rm01, 2/F, 222 Argyle Street, Mong Kok, Hong Kong |
| Contact number | 20000001 (Mobile) |
| Email | 20000001@hangseng.com |
| Monthly income | HKD13,582 (last updated on 26 Oct 2013) |
| Previous financial crime risk | No previous financial crime risk was identified. |

**Findings and actions on Victim CHEUNG**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **KYC** | | | | | |
| PVC | | No | | | |
| Potential negative media coverage | | No | | | |
| Previous dispute record | | No | | | |
| Financial status | | HKD13,582 per month | | | |
| 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:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | |
| Bank Control Weakness(es)/Error(s) | □ Yes No | | |  | |
|
| Customer raised Complaint | No complaints received from the frontline | | | | |

**Conclusion on Victim CHEUNG**

* Reported payment was confirmed to be debited from customer’s HASE account (222-222222-101).
* Added CDS code (BEWARE OF FRAUDULENT INSTRUCTION / APPLICATION / IMPERSONATION REF: C2412 FMS GZC.) in OBS for customer on 15 Oct 2024.
* No previous case found on customer.
* Account no. (111-111111-101) has been updated to <BLACKLISTED\_ACCOUNT > file on 15 Oct 2024.
* Conducted fraud tagging on the alleged fraud transaction on 24 Jul 2024.
* SMS notifications have been sent to the customer’s registered phone number for the reported payment accordingly.
* There is no obvious abnormal activity observed in the customer’s HASE account within the review period.
* The reported transaction was authorized by her. Hence, the customer should be liable for any loss incurred in this incident.