**Narrative (Our Ref: UCM C2413)**

**Subject’s Background**

**Suspect**

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

HASE account: 111-111111-101 (opened on 23 Mar 1998, account restriction has been imposed since 27 Sep 2024)

**Victim**

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

HASE account: 222-222222-101 (opened on 22 Apr 2005)

**Triggering Factors and reported payments**

**Intelligence 1 (C2413)**

Source: Internal referral

Fraud type: Purchase

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

1: 21 Aug 2024, HKD1,244.00, debited from CHEUNG’s HASE account 222-222222-101 – it can be located in banking system.

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| **KYC Review on Suspect CHAN** |  |
| **Customer Background** | SUSPECT |
| HKID | A000001(0) |
| Customer name | CHAN, TAI MAN |
| Relationship with HASE since | 17 Nov 2010 |
| Gender | FEMALE |
| Date of birth | 01 Jan 2000 |
| Nationality (country/region/ territory) | HONG KONG |
| Occupation | GEN MANAGEMENT MGR (last updated on 25 Feb 2021) |
| Employer | ABC1 Limited |
| Address | Rm01, 1/F, 111 Argyle Street, Mong Kok, Hong Kong |
| Contact number | 10000001 (Mobile) |
| Email | 10000001@hangseng.com |
| Monthly income | HKD27,243 (last updated on 13 Sep 2023) |
| Previous financial crime risk | No previous financial crime risk was identified. |
| Others | Last CDD review was not found. |
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**Account Review on CHAN**

Reviewed CHAN TAI MAN (“CHAN”) account 111-111111-101 (all suffix account) from 01 Sep 2023 to 27 Sep 2024. From the high level account review, no money laundering red flag is observed.

**Conclusion and the Way Forward on CHAN**

* Source received information from remitting bank revealed that account 111-111111-101 of CHAN might have involved in fraud activities. The involved fraud payment was verified and could be located in the bank system.
* CHAN maintained the long term relationship with the Bank for over 26 years without previous adverse record.
* From the high level account review, no money laundering red flag can be observed.
* It was a single allegation without police source involved.
* No conclusive online information was found on CHAN.

Based upon the presence of mentioned indicators, there is no enough evidence for proving the case is fraud related. Therefore, it is no financial crime risk identified on CHAN.

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| **KYC Review on Victim CHEUNG** |  |
| **Customer Background** | VICTIM |
| HKID | B000001(0) |
| Customer name | CHEUNG, TAK SHING |
| Relationship with HASE since | 31 Jan 1994 |
| Gender | MALE |
| Date of birth | 01 Oct 1999 |
| Nationality (country/region/ territory) | CHINA |
| Occupation | N/A |
| Employer | N/A |
| Address | Rm01, 2/F, 222 Argyle Street, Mong Kok, Hong Kong |
| Contact number | 20000001 (Mobile) |
| Email | 20000001@hangseng.com |
| Monthly income | HKD6,370 (last updated on 09 Feb 2009) |
| Previous financial crime risk | No previous financial crime risk was identified. |
| Others | N/A |
|  |

**Findings and actions on victim: CHEUNG**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **KYC** | | | | | |
| PVC | | Age over 65 or above | | | |
| Potential negative media coverage | | No | | | |
| Previous dispute record | | No | | | |
| Financial status | | Refer to 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:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | |
| Bank Control Weakness(es)/Error(s) | □ Yes  No | | |  | |
|
| Customer raised Complaint |  No complaints received from the frontline | | | | |

**Conclusion and the Way Forward on CHEUNG**

* Reported payment 1 was confirmed to be debited from customer’s HASE account (222-222222-101).
* SMS sent to customer on 27 Sep 2024.
* Added CDS code (BEWARE OF FRAUDULENT INSTRUCTION / APPCHEUNGCATION / IMPERSONATION REF: C2413 FMS GZC.) in OBS for customer on 23 Oct 2024.
* No previous case found on customer.
* Conducted fraud tagging on the alleged fraud transaction on 05 Oct 2024.
* The reported transaction was authorized by customer. Hence, the customer should be liable for any loss incurred in this incident.