**Narrative (Our Ref: UCM C2414 incorp with sub case C2468)**

**Subject’s Background**

**Suspect:**

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

HASE account: 111-111111-101 (opened on 19 Jul 2024, account restriction has been imposed since 05 Aug 2024)

**Victim:**

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

HASE account: 222-222222-101 (opened on 31 Jul 2015)

**Triggering Factors and reported payments**

**Intelligence 1**

Source: Police Letter

Fraud type: Investment

Police Reference: POLICEREF1

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

1: 26 Jul 2024, HKD10,000.00, debited from YEUNG KAI’s China Construction Bank (Asia) Corporation Limited account 66666666601 via FPS – it can be located in banking system.

**Intelligence 2**

Source: Search Warrant

Fraud type: Not provided

Police Reference: POLICEREF1, Writ No.: TM ■■■■

No transaction provided in the intelligence

**Intelligence 3**

Source: Police Letter

Fraud type: Investment

Police Reference: POLICEREF2

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

2: 28 Jul 2024, HKD17,000.00, debited via cash – it can be located in banking system.

**Intelligence 4**

Source: Search Warrant

Fraud type: Not provided

Police Reference: POLICEREF2, Writ No.: 011■■■

No transaction provided in the intelligence

**Intelligence 5(C2467)**

Source: ADCC

Fraud type: Investment

Police Reference: ESPS ■■■■/2024 and WTSDIST ■■■■■■■■

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

3: 25 Jul 2024, HKD135,524.00, debited from TSANG SIU MING’s HSBC account (66666666602) via FPS – it can be located in banking system.

**Intelligence 6**

Source: Police Letter

Fraud type: Investment

Police Reference: POLICEREF5

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

4: 27 Jul 2024, HKD20,000.00, debited from CHEUNG’s HSB account (222-222222-101) – it can be located in banking system.

5: 27 Jul 2024, HKD35,000.00, debited from CHEUNG’s HSB account (222-222222-101) – it can be located in banking system.

**KYC Review on HASE Subjects**

|  |  |
| --- | --- |
| **Customer Background** | **Suspect** |
| Entry permit | A000001(0) |
| Customer name | CHAN TAI MAN |
| Relationship with HASE since | 19 Jul 2024 |
| Gender | MALE |
| Date of birth | 01 Jan 2000 |
| Nationality (country/region/ territory) | CHINA |
| Occupation | MARKETING MANAGER (last updated on 19 Jul 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 | HKD58,000 (last updated on 19 Jul 2024) |
| Previous financial crime risk | No previous financial crime risk was identified. |
| Others | Last CDD review was found and completed on 19 Jul 2024. |
|  |

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

- Intelligence revealed that account 111-111111-101 of CHAN might be involved into Investment scam and fraud activities as suspect account. The involved fraud payments could be located and the destination cannot be traced.

- New account opened within 6 months. (account open date: 19 Jul 2024)

In summary, the financial crime risk could be identified. Therefore, it is recommended to terminate the business relationship between the bank and CHAN.

**Findings and actions on victim**

|  |  |
| --- | --- |
| **Customer Background** | **Victim** |
| HKID | B000001(0) |
| Customer name | CHEUNG TAK SHING |
| Relationship with HASE since | 31 Jul 2015 |
| Gender | FEMALE |
| Date of birth | 01 Oct 1999 |
| Nationality (country/region/ territory) | HONG KONG |
| Occupation | WAITER/WAITRESS |
| Employer | BBC1 Limited |
| Address | Rm01, 2/F, 222 Argyle Street, Mong Kok, Hong Kong |
| Contact number | 20000001 (Mobile) |
| Email | 20000001@hangseng.com |
| Last 1 month income | HKD19,569 |
| Last 2 month income | HKD18,430 |
| Last 3 month income | HKD18,810 |
| Last 4 month income | HKD18,715 |
| Last 5 month income | HKD19,000 |
| Last 6 month income | HKD18,810 |
| Previous financial crime risk | No previous financial crime risk was identified. |
| Others | N/A |
|  |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **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 | | 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 of CHEUNG**

* Reported payment was confirmed to be debited from customer’s HASE account (222-222222-101).
* Customer reported the case to the police with reference: POLICEREF5.
* Added CDS code (BEWARE OF FRAUDULENT INSTRUCTION / APPLICATION / IMPERSONATION REF: C2414 FMS GZC.) in OBS for customer on 10 Oct 2024.
* No previous case found on customer.
* Account no. (111-111111-101) has been updated to <BLACKLISTED\_ACCOUNT > file on 21 Aug 2024.
* No need to send request of adding external bank beneficiary to the GPS alert list has been sent.
* Conducted fraud tagging on the alleged fraud transaction on 10 Oct 2024.
* There is no obvious abnormal activity observed in the customer’s HASE account within the review period.
* From the intelligences, the reported transaction was authorized. In current stage, the customer should be liable for any loss incurred in this incident.