**Narrative (Our Ref: UCM C2415, incorp with C2465,** **C2466)**

**Subject’s Background**

**Suspect**

Name / Passport no. / Country or Region: CHAN TAI MAN (“CHAN”)/ A000001(0) / CHINA

HASE account: 111-111111-101 (opened on 7 Aug 2024, account restriction has been imposed since 12 Aug 2024)

**Victim 1**

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

HASE account: 222-222222-101 (opened on 24 Aug 2009)

**Victim 2**

Name / HKID / Country or Region: YAN MEI MEI (“YAN”)/ B000002(0)/ CHINA

HASE account: 222-222222-102 (opened on 4 Nov 2019)

**Triggering Factors and reported payments**

**Intelligence 1 (main case C2415)**  
Source: Victim

Fraud type: Impersonation

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

1: 10 Aug 2024, HKD164,024.00, debited from CHEUNG TAK SHING’s HASE account 222-222222-101 – it can be located in banking system.

**Intelligence 2 (Police witness statement POLICEREF1)**

Source: Police witness statement

Fraud type: Impersonation

Police Reference: POLICEREF1

Alerted transaction:

Same reported payment with Payment 1.

**Intelligence 3 (C2455)**Source: Internal referral

Fraud type: Impersonation  
Reported payments credited to CHAN’s HASE account (111-111111-101)

2: 11 Aug 2024, HKD98,001.00, debited from YEUNG KAI’s HSBC account 66666666601 – it can be located in banking system.

**Intelligence 4 (C2456)**  
Source: Search Warrant

Fraud type: Not provided

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

No transaction provided in the intelligence

**Intelligence 5 (sub case C2465)**   
Source: Victim

Fraud type: Impersonation

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

3: 10 Aug 2024, HKD10,169.00, debited from YAN MEI MEI’s HASE account 222-222222-102 – it can be located in banking system.

**Intelligence 6 (sub case C2466)**  
Source: Victim

Fraud type: Impersonation  
Alerted transaction:

Same reported payment with Payment 2.

**Intelligence 7**

Source: HSBC referral

Fraud type: Impersonation

Alerted transaction:

Same reported payment with Payment 2.

**Intelligence 8**

Source: HSBC referral

Fraud type: Impersonation

Alerted transaction:

Same reported payment with Payment 2.

|  |  |
| --- | --- |
| **KYC Review on CHAN (Suspect)** |  |
| **Customer Background** |  |
| Passport no. | A000001(0) |
| Customer name | CHAN TAI MAN |
| Relationship with HASE since | 07 Aug 2024 |
| Gender | MALE |
| Date of birth | 01 Jan 2000 |
| Nationality (country/region/ territory) | CHINA |
| Occupation | UNKN FACTORY WORKER  (last updated on 07 Aug 2024) |
| Employer | ABC1 Limited |
| Address | Rm01, 1/F, 111 Argyle Street, Mong Kok, Hong Kong |
| Contact number | 10000001 (Mobile) |
| Email | [10000001@hangseng.com](mailto:10000001@hangseng.com) |
| Monthly income | HKD72,500 (last updated on 07 Aug 2024) |
| Previous financial crime risk | No previous financial crime risk was identified. |
| Others | Last CDD review was found and completed on 07 Aug 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 impersonation fraud as suspect account. The reported payments could be located and the destination cannot be traced.

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.

**Findings and actions on CHEUNG (Victim 1):**

**KYC Review on CHEUNG (Victim 1)**

|  |  |
| --- | --- |
| **Customer Background** |  |
| HKID | B000001(0) |
| Customer name | CHEUNG TAK SHING |
| Relationship with HASE since | 06 Apr 2008 |
| Gender | FEMALE |
| Date of birth | 01 Oct 1999 |
| Nationality (country/region/ territory) | HONG KONG |
| Occupation | CLEANER/CLEAN WORKER  (last updated on 06 Dec 2023) |
| Employer | BBC1 Limited |
| Address | Rm01, 2/F, 222 Argyle Street, Mong Kok, Hong Kong |
| Contact number | 20000001 (Mobile) |
| Email | [20000001@hangseng.com](mailto:20000001@hangseng.com) |
| Monthly income | HKD13,000 (last updated on 06 Dec 2023)  Last 1month income: HKD11,194.00  Last 2month income: HKD11,303.00  Last 3month income: HKD10,619.00  Last 4month income: HKD11,770.00  Last 5month income: HKD10,385.00  Last 6month income: HKD12,634.00 |
| 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 on Victim1**

- Reported payments were confirmed to be debited from customer’s HASE accounts (222-222222-101).

- Customer reported the case to the police with reference: POLICEREF1. The police witness statement was provided to the Bank.

- Added CDS code (BEWARE OF FRAUDULENT INSTRUCTION / APPLICATION / IMPERSONATION REF: C2415 FMS GZC.) in OBS for customers on 12 Aug 2024.

- No previous case found on customers.

- Account no. (111-111111-101) has been updated to <BLACKLISTED\_ACCOUNT > file on 18 Aug 2024.

- Conducted fraud tagging on the alleged fraud transaction on 10 Aug 2024 and 23 Aug 2024.

- The reported transaction was authorized by her. Hence, the customers should be liable for any loss incurred in this incident.

**Findings and actions on YAN (Victim 2):**

**KYC table on YAN (Victim 2)**

|  |  |
| --- | --- |
| HKID | B000002(0) |
| Customer name | YAN MEI MEI |
| Relationship with HASE since | 04 Nov 2019 |
| Gender | FEMALE |
| Date of birth | 02 Oct 1999 |
| Nationality (country/region/ territory) | HONG KONG |
| Occupation | TEACHER-NON SCHOOL  (last updated on  14 Aug 2024 ) |
| Employer | BBC2 Limited |
| Address | Rm02, 2/F, 222 Argyle Street, Mong Kok, Hong Kong |
| Contact number | 20000002 (Mobile) |
| Email | [20000002@hangseng.com](mailto:20000002@hangseng.com) |
| Monthly income | HKD20,000 (last updated on 14 Aug 2024)  Last 1month income: HKD7,277.00  Last 2month income: HKD9,994.00  Last 3month income: HKD8,464.00  Last 4month income: HKD12,055.00  Last 5month income: HKD9,405.00  Last 6month income: HKD8,645.00 |
| 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 on Victim2**

- Reported payments were confirmed to be debited from customer’s HASE accounts (222-222222-102).

- Added CDS code (BEWARE OF FRAUDULENT INSTRUCTION / APPLICATION / IMPERSONATION REF: C2415 FMS GZC.) in OBS for customers on 12 Aug 2024.

- No previous case found on customers.

- Account no. (111-111111-101) has been updated to <BLACKLISTED\_ACCOUNT > file on 18 Aug 2024.

- Conducted fraud tagging on the alleged fraud transaction on 10 Aug 2024 and 23 Aug 2024.

- The reported transaction was authorized by her. Hence, the customers should be liable for any loss incurred in this incident.