**Case Ref:** **C2419**

**Background of Subjects**

**Suspect 1:**

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

HASE account: 111-111111-101 (opened on 27 Apr 2016, restriction imposed on 06 Feb 2025)

**Triggering Factors and Review on Reported Payments**

**Intelligence 1 (C419)**

Source: HSBC referral

Fraud type: Purchase

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

1: 23 Dec 2024, HKD20,000.00, debited from ABC1 Limited’s The Hongkong and Shanghai Banking Corporation Limited account 444-4444444-101 via FPS – it can be located in banking system.

**KYC Review on CHAN**

|  |  |
| --- | --- |
| **Customer Background** | suspect |
| HKID | A000001(0) |
| Customer name | CHAN, TAI MAN |
| Relationship with HASE since | 27 Apr 2016 |
| Gender | FEMALE |
| Date of birth | 1 Jan 2000 |
| Nationality (country/region/ territory) | HONG KONG |
| Occupation | OTHR MEDICAL PROF (last updated on 19 Sep 2024) |
| Employer | ABC1 Limited |
| Address | Rm01, 1/F, 111 Argyle Street, Mong Kok, Hong Kong |
| Contact number | 10000001 (Mobile) |
| Email | 10000001@hangseng.com |
| Last 1month Salary | HKD0 |
| Last 2month Salary | HKD42,225 |
| Last 3month Salary | HKD22,315 |
| Last 4month Salary | HKD22,270 |
| Last 5month Salary | HKD20,671 |
| Last 6month Salary | HKD21,194 |
| Previous financial crime risk | No previous financial crime risk was identified. |
| Others | No CDD profile could be found on CHAN.  Account opening purpose is for savings/fixed deposit. |

**High level account review**

Reviewed CHAN’s account 111-111111-101 (all suffix account) from 01 Aug 2024 to 24 Feb 2025. From the high level account review, no money laundering red flag is observed.

**Conclusion and the Way Forward on CHAN**

* Intelligence revealed that CHAN might be involved into in fraud activity.
* Single allegation without police source involved.
* In the past 6 month, CHAN has been employed by ABC1 Limited with stable salary record in HASE.
* Long term relationship customer for 8 years.
* No abnormal transaction pattern observed in the account form 01 Aug 2024 to 24 Feb 2025.

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. However, as CHAN no CDD record in bank, further KYC is recommended.