**Our ref: C2424 (incorp with sub case C2412)**

**Suspect**

Name/Entry Permit No./Country or Region: CHAN TAI MAN (“CHAN”)/ A000001(0) /CHINA

HASE account: 111-111111-101 (opened on 25 Nov 2024, account restriction has been imposed on 29 Nov 2024)

**Triggering Factors and Review on Reported Payments**

Intelligence 1: C2424

Source: Victim

Fraud Type: AP-Impersonation (Others)

Alerted transaction:

Reported transaction credited to CHAN’s HASE account (111-11111-101)

Payment 1: 29 Nov 2024, HKD100,000.00 via FPS. from YEUNG KAI’s Standard Chartered Bank (Hong Kong) Limited account 666-66666-601. It can be located in banking system

**Intelligence 2: C2413, might involve into fraud activity**

Source: Internal Referral

Fraud Type: Not mentioned

The concerned transaction is same with Intelligence 1 Payment 1.

**Intelligence 3: C2412Cross border received on 11. 29,**

Source: HSBC Referral

Fraud Type: AP- Investment

Reported transaction credited to CHAN’s HASE account (111-11111-101)

Payment 2: 29 Nov 2024, HKD70,000.00 via FPS, from MR CHAN TAI MAN’s HSBC account 333-333333-101. It can be located in banking system

Payment 3: 29 Nov 2024, HKD100,000.00 via FPS, from MR CHAN TAI MAN’s HSBC account 333-333333-101. It can be located in banking system

**Intelligence 4: Cross border received on 12.5**

Source: HSBC Referral

Fraud Type: Not mentioned

The concerned transaction is same with Intelligence 3 Payment 3.

**Intelligence 5:** **C2415, might involve into fraud activity**

Source: Internal Referral

Fraud Type: Not mentioned

The concerned transaction is same with Intelligence 3 Payment 2.

**Intelligence 6: C2416,**

Source: Internal Referral

Fraud Type: AP-Impersonation (Others)

The concerned transaction is same with Intelligence 3 Payment 3.

**Intelligence 7:** **C2417,**

Source: Search Warrant

Police Reference: KCRN240■■■■, Writ No.: 001■■■ ,

Fraud Type: AP-Impersonation (Others)

No break down concerned payment provided.

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| --- | --- | --- |
| **KYC Review on Suspect** | |  |
| Customer Background | | Suspect |
| Entry permit | | A000001(0) |
| Customer name | | CHAN TAI MAN |
| Relationship with HASE since | | 25 Nov 2024 |
| Gender | | MALE |
| Date of birth | | 01 Jan 2000 |
| Nationality (country/region/ territory) | | CHINA |
| Occupation | | SALES (last updated on 25 Nov 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 | | HKD21,000 (last updated on 25 Nov 2024) |
| Previous financial crime risk | | No previous financial crime risk was identified. |
| Others | | - CDD review was found and completed on 25 Nov 2024 as new to bank customer.  - Account restriction has been imposed on 29 Nov 2024. |
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**Conclusion and the Way Forward on** **CHAN**

Account 111-111111-101 of CHAN was involved into receiving concerned payments. The involved suspected payment could be located.

CHAN’s account was newly opened on 25 Nov 2024 (within 6M). Financial crime risk posed by the allegation cannot be discounted and the account has the risk of been opened/exploited to receive fraudulent transaction.

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.