**Our Ref.: C2432**

**Subject’s Background**

**Suspect**

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

HASE account: 111-111111-101 (account opened on 28Sep2019, restriction imposed on 03Jan2025)

**Triggering Factors and reported payments**

**Intelligence 1**

Source: Police Letter

Fraud type: Employment Fraud

Police Ref.: POLICEREF1

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

1: 15 Aug 2024, HKD5,000.00, from CHAN’s HASE account 333-333333-101- It cannot be located in the banking system

**Intelligence 2**

Source: HSBC referral

Fraud type: Other – Computer Crime

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

2: 07 Aug2024, HKD4,000.00, from 1st layer CHUNG SIU’s HSBC account 333-333333-102- It can be located in the banking system

**Intelligence 3 (C2501488)**

Source: Internal referral

Fraud type: Not provided

The reported transaction in this intelligence is the same with **Reported Transaction 2.**

**KYC Review on suspect**

|  |  |
| --- | --- |
| **Customer Background** | **suspect** |
| HKID | A000001(0) |
| Customer name | CHAN TAI MAN |
| Relationship with HASE since | 19 Mar 2002 |
| Gender | FEMALE |
| Date of birth | 1 Jan 2000 |
| Nationality | HONG KONG |
| Occupation | CLERK-UNCLASSIFIED (last updated on 23 Aug 2024) |
| Employer | ABC1 Limited |
| Address | Rm01, 1/F, 111 Argyle Street, Mong Kok, Hong Kong |
| Contact number | 10000001 (Mobile) 11000001 (Home) |
| Email | 10000001@hangseng.com |
| Last 1-month amount | HKD26,114.00 |
| Last 2-month amount | HKD33,235.00 |
| Last 3-month amount | HKD27,055.00 |
| Last 4-month amount | HKD28,310.00 |
| Last 5-month amount | HKD26,407.00 |
| Last 6-month amount | HKD26,590.00 |
| Monthly income | HKD20,000 (last updated on 23 Aug 2024) |
| Previous financial crime risk | No previous financial crime risk was identified. |
| Others | Last CDD review was not found. |
| Account opening purpose is for Saving/Fixed Deposit. |

**Account Level Review**

During the review of CHAN’s account 111-111111-101 (all suffix) from 04Jan2024 to 06Jan2025, there were 78 credits total of HKD986,487.18 and 139 debits total of HKD812,353.55. From the high level account review, no money laundering red flag can be observed.

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

* Reported transaction (**Concerned Transaction 1)** of police allegation could not be located.
* For **Concerned Transaction 2**, CHAN has returned document to confirm it was related to the earlier scam.
* From the high level account review, no money laundering red flag can be observed.
* CHAN is our bank long term relationship customer with HASE for 22 years without previous disclosure in the past three years.
* Overall transaction pattern appeared to be normal, CHAN has monthly salary debit in past 6 months.
* Per bank record, CHAN has several previous cases as victim role.

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.