**Narrative**

**Our Ref: UCM C2537**

**Subject’s Background**

**Suspect 1**

Name / Entry Permit / Country: MR CHAN TAI MAN (“CHAN”)/ A000001(0)/ CHINA

HASE account: 111-111111-101 (opened on 19 Dec 2024, account restriction has been imposed since 03 Jan 2025)

**Suspect 2**

Name / Entry Permit / Country: MR CHUNG SIU (“CHUNG”)/ A000002(0)/ CHINA

HASE account: 111-111111-102 (opened on 23 Dec 2024, account restriction has been imposed since 03 Jan 2025)

**Victim**

Name / HKID / Country: MR CHEUNG TAK SHING (“CHEUNG”)/ B000001(0)/ HONG KONG

HASE account: 222-222222-101 (opened on 11 Oct 1997)

**Triggering Factors**

**Intelligence 1**

Source: ADCC

Fraud type: Employment Fraud

Police Reference: ESPS ■■/2025 and KT RN ■■■■■■■■

Police team: DIT 2 ■■■■■■

Alerted transaction:

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

**1:** 31 Dec 2024, HKD55,100.00, debited from CHEUNG’s HASE account 222-222222-101 - It can be located in the banking system

**2:** 31 Dec 2024, HKD66,120.00, debited from CHEUNG’s HASE account 222-222222-101 - It can be located in the banking system

**3:** 01 Jan 2025, HKD52,460.00, debited from CHEUNG’s HASE account 222-222222-101 - It can be located in the banking system

Reported Payments credited to CHUNG’s HASE account (111-111111-102):

**4:** 02 Jan 2025, HKD113,504.00, debited from CHEUNG’s HASE account 222-222222-101 - It can be located in the banking system

**Intelligence 2 (Cross border received on 07 Jan 2025)**

Source: HSBC Referral

Fraud type: Investment

Alerted transaction:

Reported Payments credited to CHUNG’s HASE account (111-111111-102):

**5:** 02 Jan 2025, HKD2,000.00, debited from YAN MEI MEI’s HSBC account 444-4444444-102 - It can be located in the banking system

**Intelligence 3 (C25011)**

Source: Internal Referral

Fraud type: Not provided

The same incident and reported fraud payment with Intelligence 2.

**Intelligence 4 (C25014)**

Source: Internal Referral

Fraud type: Not provided

Alerted transaction:

Reported Payments credited to CHUNG’s HASE account (111-111111-102):

**6:** 02 Jan 2025, HKD2,600.00, debited from TAN FUNG’s STANDARD CHARTERED BANK (HONG KONG) LIMITED account 444-4444444-103 - It can be located in the banking system

**Intelligence 5 (C25024)**

Source: Search Warrant

Fraud type: Not provided

RN No.: POLICEREF1 Writ No. 3■■■

No alerted transaction can be provided within the search warrant.

**Summary on CHAN (Suspect 1):**

ADCC intelligence was received and revealed that CHAN TAI MAN (A000001(0)) is purportedly suspected to be involved in fraud activity. CHAN has been reviewed by EIR in previous case (UCM Ref. C2599) with financial crime risk identified together with CSEM (Cat B) recommendation. Acknowledged by FCI on 27 Feb 2025. No further investigation is required.

**KYC Review on Suspect**

|  |  |
| --- | --- |
| **Customer Background** | **Suspect 2** |
| Entry permit | A000002(0) |
| Customer name | CHUNG SIU |
| Relationship with HASE since | 23 Dec 2024 |
| Gender | MALE |
| Date of birth | 2 Jan 2000 |
| Nationality (country/region/territory) | CHINA |
| Occupation | SALES (last updated on 23 Dec 2024) |
| Employer | ABC2 Limited |
| Address | Rm02, 1/F, 111 Argyle Street, Mong Kok, Hong Kong |
| Contact number | 10000002 (Mobile) |
| Email | [10000002@hangseng.com](mailto:10000002@hangseng.com) |
| Monthly income | HKD19,000 (last updated on 23 Dec 2024) |
| Previous financial crime risk | No previous financial crime risk was identified. |
| Others | Last CDD review was found and completed on 23 Dec 2024. |
|  |

**Conclusion and the Way Forward on CHUNG (Suspect 2):**

- Intelligence revealed that account 111-111111-102 of CHUNG might be involved into Employment Fraud (Boosting Sales Scam) and Investment Scam as suspect account. The reported payments could be located.

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

**KYC Review on Victim**

|  |  |
| --- | --- |
| **Customer Background** | **Victim** |
| HKID | B000001(0) |
| Customer name | CHEUNG TAK SHING |
| Relationship with HASE since | 07 Feb 1995 |
| Gender | MALE |
| Date of birth | 1 Oct 1999 |
| Nationality (country/region/territory) | HONG KONG |
| Occupation | SALES (last updated on 26 Feb 2024) |
| Employer | BBC1 Limited |
| Address | Rm01, 2/F, 222 Argyle Street, Mong Kok, Hong Kong |
| Contact number | 20000001 (Mobile) 21000001 (Home) |
| Email | 20000001@hangseng.com |
| Monthly income | HKD28,195 (last updated on 26 Feb 2024) |
| Previous financial crime risk | No previous financial crime risk was identified. |
| Others | N/A |
|  |

**Findings and actions on Victim**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **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: N/A | | | | |
| Bank Control Weakness(es)/Error(s) | □ Yes  No | | |  | |
|
| Customer raised Complaint |  No complaints received from the frontline | | | | |

**Conclusion and the Way Forward on Victim**

* Reported payment 1, 2, 3 and 4 were confirmed to be debited from customer’s HASE account (222-222222-101).
* Customer reported the case to the police with reference: KT RN ■■■■■■■■.
* Added CDS code (BEWARE OF FRAUDULENT INSTRUCTION / APPLICATION / IMPERSONATION REF: C2537 FMS GZC.) in OBS for customer on 31 Mar 2025.
* Previous case (C2598) found on customer involved in fraud activities as victim role.
* No need to send SMS due to police source.
* Account no. (111-111111-101) has been updated to <BLACKLISTED\_ACCOUNT > file on 03 Jan 2025.
* Account no. (111-111111-102) has been updated to <BLACKLISTED\_ACCOUNT > file on 03 Jan 2025.
* Conducted fraud tagging on the alleged fraud transaction on 18 Feb 2025.
* The reported transaction was authorized by him. Hence, the customer should be liable for any loss incurred in this incident.