**Narrative**

**Our ref: UCM C2543**

**Background of Subjects**

**Suspect**

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

HASE account: 111-111111-101 (opened on 23 Jun 2011, account restrictions imposed on 10 Jan 2025)

**Victim**

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

HASE account: 222-222222-101 (opened on 01 Dec 2003)

**Triggering Factors**

**Intelligence 1: (Bank ref: C2543)**

Source: Search Warrant

Fraud type: Not provided

Police Reference: POLICEREF1, Writ No.17■■■■

No alerted transaction can be provided within the search warrant and no police call record.

**Intelligence 2:**

Source: Police letter

Fraud type: Impersonation

Police Reference: POLICEREF1

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

1: 09 Dec 2024, HKD89,967.00, debited from CHEUNG’s HASE account 222-222222-101 – it cannot be located in banking system.

(The same incident and share the same Police ref: Letter POLICEREF1 with Intelligence 1).

**Intelligence 3**

Source: HSBC Referral

Fraud type: Impersonation

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

2: 08 Dec 2024, HKD200.00, debited from 1st layer YEUNG KAI’s HSBC account 66666666601 – it can be located in banking system.

3: 08 Dec 2024, HKD12,200.00, debited from 1st layer YEUNG KAI’s HSBC account 66666666601 – it can be located in banking system.

4: 10 Dec 2024, HKD10,000.00, debited from 1st layer YEUNG KAI’s HSBC account 66666666601 – it can be located in banking system.

**Intelligence 4: (Bank ref.:** **C25019)**

Source: Search Warrant

Fraud type: Not provided

Police Reference: POLICEREF1, Writ No. 1■■■

No alerted transaction can be provided within the search warrant and no police call record. (Share the same Police ref POLICEREF1 with Intelligence 1 & 2).

**KYC Review on Suspect**

|  |  |
| --- | --- |
| **Customer Background** | **Suspect** |
| HKID | A000001(0) |
| Customer name | CHAN TAI MAN |
| Relationship with HASE since | 25 Jun 2011 |
| Gender | MALE |
| Date of birth | 1 Jan 2000 |
| Nationality (country/region/territory) | CHINA |
| Occupation | STUDENT |
| Employer | ABC1 Limited |
| Address | Rm01, 1/F, 111 Argyle Street, Mong Kok, Hong Kong |
| Contact number | 10000001 (Mobile) |
| Email | 10000001@hangseng.com |
| Monthly income | HKD0 (last updated on 25 Jun 2011) |
| Previous financial crime risk | Previous financial crime risk was identified (case ref: C24129) involve multiple subjects without detail investigation. |
| Others | Last CDD review was not found. |
| Account opening purpose is for Payroll. |

**KYC Review on Victim**

|  |  |
| --- | --- |
| **Customer Background** | **Victim** |
| HKID | B000001(0) |
| Customer name | CHEUNG TAK SHING |
| Relationship with HASE since | 01 Dec 2003 |
| Gender | MALE |
| Date of birth | 1 Oct 1999 |
| Nationality (country/region/territory) | HONG KONG |
| Occupation | GUARD (last updated on 09 Aug 2005) |
| Employer | BBC1 Limited |
| Address | Rm01, 2/F, 222 Argyle Street, Mong Kok, Hong Kong |
| Contact number | 20000001 (Mobile) 21000001 (Home) |
| Email | N/A |
| Last 1 month income | HKD17,000 |
| Last 2 month income | HKD17,000 |
| Last 3 month income | HKD17,000 |
| Last 4 month income | HKD17,000 |
| Last 5 month income | HKD17,000 |
| Last 6 month income | HKD17,000 |
| Previous financial crime risk | No previous financial crime risk was identified. |

**Conclusion and the Way Forward**

* Intelligence received from law enforcement and bank department revealed that account 111-111111-101 of CHAN might have involved into Telephone Deception - Impersonation (Other) Scam. The involved fraud payment was verified and could be located in the bank system.
* Most of the account deposits were withdraw in the same day or in short period of time. Rapid “in” and “out” funds movements were observed.
* Negligible remaining balance after sudden large amount turnover transaction.
* Previous financial crime risk was identified (case ref: C24129), but involve multiple subjects without detail investigation.
* From the high level account review, money laundering red flag can be observed.

Strong fraud and financial crime risk indicators have been identified. Based upon the presence of mentioned fraud & financial crime risk indicators, the bank is going to terminate the relationship with CHAN

**Findings and actions on victim**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **KYC** | | | | | |
| PVC | | Yes. The elderly (age 65 or above) | | | |
| Potential negative media coverage | | No | | | |
| Previous dispute record | | No | | | |
| Financial status | | Refer KYC table | | | |
| 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 | | No | | | |
| **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 on Victim**

* Reported payment was confirmed debited from customer’s HASE account (222-222222-101).
* Added CDS code (BEWARE OF FRAUDULENT INSTRUCTION / APPLICATION / IMPERSONATION REF:C2543 FMS GZC.) in OBS for customer on 28 Mar 2025.
* No need to send SMS due to from police Intelligence.
* No previous case found on customer.
* Conducted fraud tagging on the alleged fraud transaction on 17 Feb 2025.
* Account (111-111111-101) has been updated to <BLACKLISTED\_ACCOUNT > file on 14 Feb 2025.
* The reported transaction was authorized by the customer. Hence, the customer should be liable for any loss incurred in this incident.