**Our Reference: C2444**

**Background of subjects**

**Suspect**

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

HASE account: 111-111111-101 (opened on 18 Dec 2024 and restricted on 13 Feb 2025)

**Victim**

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

HASE account: 222-222222-101 (opened on 17 May 2010)

**Trigger Factors:**

**Intelligence 1 (C2444)**

Source: Internal Referral

Fraud type: Not provided

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

1: 23 Dec 2024, HKD24,150.00, debited from YAN MEI MEI’s STANDARD CHARTERED BANK HK LTD BANK account 444-4444444-102 – it can be located in banking system.

**Intelligence 2 (Police Letter: Policeref1)**

Source: Police Letter

Fraud type: Telephone Deception

Police Reference: Policeref1

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

2: 25 Dec 2024, HKD10,000.00, via cash – it can be located in banking system.

3: 25 Dec 2024, HKD6,100.00, via cash – it can be located in banking system.

4: 25 Dec 2024, HKD500.00, via cash – it can be located in banking system.

**Intelligence 3 (Police Letter: Policeref2)**

Source: Police Letter

Fraud type: Investment Scam

Police Reference: Policeref2

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

5: 23 Dec 2024, HKD5,000.00, debited from CHEUNG's HASE account 222-222222-101 – it can be located in banking system.

|  |  |
| --- | --- |
| **KYC Review on Suspect** |  |
| **Customer Background** | suspect |
| Passport no. | A000001(0) |
| Customer name | CHAN TAI MAN |
| Relationship with HASE since | 18 Dec 2024 |
| Gender | MALE |
| Date of birth | 1 Jan 2000 |
| Nationality (country/region/territory) | CHINA |
| Occupation | DATA PROCESS/IT MGR (last updated on 18 Dec 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 | HKD15,000 (last updated on 18 Dec 2024) |
| Previous financial crime risk | No previous financial crime risk was identified. |
| Others | Last CDD review was found and completed on 18 Dec 2024. |
|  |

|  |  |
| --- | --- |
| **KYC Review on Victim** |  |
| **Customer Background** | victim |
| HKID | B000001(0) |
| Customer name | CHEUNG TAK SHING |
| Relationship with HASE since | 14 Apr 1998 |
| Gender | MALE |
| Date of birth | 10/1/1980 |
| Nationality (country/region/territory) | HONG KONG |
| Occupation | UNKNOWN |
| 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 | HKD0 |
| Last 2 month income | HKD0 |
| Last 3 month income | HKD0 |
| Last 4 month income | HKD0 |
| Last 5 month income | HKD0 |
| Last 6 month income | HKD12,300 |
| Previous financial crime risk | No previous financial crime risk was identified. |

**Conclusion and the Way Forward On Suspect CHAN**

- Intelligence revealed that account 111-111111-101 of CHAN might be involved into Investment Scam and Telephone Deception as suspect account. The involved reported payments could be located in the bank system.

- CHAN's account was newly opened on 18 Dec 2024 (within 6 months). Financial crime risk posed by the allegation cannot be discounted as the account has the risk of been opened/exploited to receive fraudulent transaction.

- 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.

- From the high level account review, money laundering red flag can be observed.

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. All account will be closed.

**Findings and Actions on CHEUNG (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 | | 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 CHEUNG (Victim)**

* Reported payments were confirmed to be debited from customer’s HASE account 222-222222-101.
* Added CDS code (BEWARE OF FRAUDULENT INSTRUCTION / APPLICATION / IMPERSONATION REF:C2444 FMS GZC) in OBS for customer on 27 Mar 2025.
* No previous case was found on customer.
* Account no. 111-111111-101 has been updated to <BLACKLISTED\_ACCOUNT > file on 13 Feb 2025.
* Conducted fraud tagging on the alleged fraud transaction on 27 Mar 2025.
* No need to send intake SMS as police source received.
* The reported transaction was authorized by the customer. Hence, the customer should be liable for any loss incurred in this incident.