**Our ref: C2545**

**Customer Background**

**Suspect 1**

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

HASE account: 111-111111-101 (Account opened on 18 Dec 2024, Account restrictions imposed on 09 Jan 2025).

**Victim 1**

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

HASE account: 222-222222-101 (Account opened on 06 Jan 1998).

**Triggering Factor**

**Source 1 (C2545):**

Source: ADCC

Fraud type: Investment

Police reference: ESPS ■■■/2025 and TYDIV ■■■■■■■

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

1: 06 Jan 2025, HKD147,585.59, debited from MR CHEUNG TAK SHING’s HASE account 222-222222-101 – it can be located in banking system.

**KYC Review**

|  |  |
| --- | --- |
| **Customer Background** | suspect |
| Entry permit | 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 | SECRETARY (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 | HKD25,000 (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. |
| Account opening purpose is for Saving/Investment. |

|  |  |
| --- | --- |
| **Customer Background** | victim |
| HKID | B000001(0) |
| Customer name | CHEUNG TAK SHING |
| Relationship with HASE since | 06 Jan 1998 |
| Gender | MALE |
| Date of birth | 1 Oct 1999 |
| Nationality (country/region/territory) | CHINA |
| Occupation | DRIVER-UNCLASSIFIED (last updated on 18 Dec 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 | HKD24,764 (last updated on 18 Dec 2024) |
| Last 1 month | HKD22,743 |
| Last 2 month | HKD31,321 |
| Last 3 month | HKD26,233 |
| Last 4 month | HKD49,958 |
| Last 5 month | HKD24,764 |
| Last 6 month | HKD25,575 |
| 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 | | Refer to 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: Not received | | | | |
| Bank Control Weakness(es)/Error(s) | □ Yes  No | | |  | |
| Customer raised Complaint |  No complaints received from the frontline | | | | |

**Conclusion and the Way Forward on CHAN**

Account 111-111111-101 of CHAN might be involved into fraud crime, fraud activities as suspect account that reported by Police Source. The involved fraud payments could be located.

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

**Conclusion and the Way Forward on CHEUNG (Victim)**

* Reported payment was confirmed to be debited from customer’s HASE account 222-222222-101.
* Added CDS code (BEWARE OF FRAUDULENT INSTRUCTION / APPLICATION / IMPERSONATION REF:C2545 FMS GZC) in OBS for customer on 02 Apr 2025.
* No previous case found on customer.
* Account no. 111-111111-101 has been updated to <BLACKLISTED\_ACCOUNT > file on 09 Jan 2025.
* Conducted fraud tagging on the alleged fraud transaction on 17 Feb 2025.
* There is no obvious abnormal activity observed in the customer’s HASE account within the review period.
* The reported transaction was authorized by him. Hence, the customer should be liable for any loss incurred in this incident.