

**Don't be Tempted by Quick Money**

**Don't Lend Your Bank Account to Anyone to Launder Money**



Nanyang Commercial Bank, Limited (“NCB”) would like to remind customers and the general public to stay vigilant to money laundering scams.

Criminal syndicates would lure customers into selling or lending their bank accounts, or use customers’ personal credentials to open bank accounts by offering the benefit of making quick money through telemarketing or social media platforms. The syndicate will then use these ‘stooge accounts’ to collect and launder fraudulent payments or other crime proceeds.



NCB would like to remind customers and the general public not to sell or lend their bank accounts/ personal credentials to third parties as these could be used for unlawful purposes. Otherwise, you may expose yourself to the risk of committing the offence of money laundering, and could face a maximum penalty of a HK\$ 5 million fine and 14 years' imprisonment upon conviction.

**Nanyang Commercial Bank, Limited**

18 December 2017

## **Notice of Raising Your Anti-Money Laundering Awareness**

Nanyang Commercial Bank, Limited (“the Bank”) would like to alert its customers to the following notes for raising their anti-money laundering awareness to protect their interest.

### **1. Provide Accurate Information**

- Such as account opening purposes, reasons, source of funds and wealth, expected transaction pattern and volume, etc.

### **2. Promptly Update Personal Details**

- Please promptly update the Bank your personal details, e.g. address, phone number, email address, income, occupation\*, business\*, job title\* and employer’s name\* (\*Company card can provide relevant information), etc.
- To protect your interest, if you lost or replaced your identification document, please notify the Bank as soon as possible

### **3. Don’t Use Personal Account for Business Purposes**

- Personal accounts should only be used for personal financial management and investments
- Please open a business account if you need to manage transactions for businesses or registered societies (such as receiving donations)

### **4. Don’t Allow Unauthorised Person to Use Your Account**

- This may expose yourself to the risk of money laundering through your account

#### **5. Know Your Tax Obligations and Regulations on Remittances**

- Please know and comply with your tax obligations in all applicable jurisdictions
- Some countries have restrictions on remittances. Please don't breakup your remittances to avoid these restrictions

#### **Nanyang Commercial Bank, Limited**

Note: the Bank reserves the right to take appropriate actions to customers (including without limitation to restrictor terminate the operation of an account) according to its "Conditions for Services" at any time at its sole discretion.



守戶者聯盟網頁  
AccFencers Website

# 唔好借 / 賣戶口

Don't Lend / Sell Your Account

## 罪犯利用你的戶口

Criminals may use your account to

- 收取不明來源金錢  
例如: 騙款 販毒得益  
accept money of unknown source  
eg. fraudulent payments,  
proceeds of drug trafficking
- 轉帳至罪犯或同黨戶口  
進行洗黑錢  
transfer money to criminals' or their associates'  
accounts for money laundering activities



## 借 / 賣戶口

同樣干犯洗黑錢罪

Lending / sale of accounts  
is also a money laundering offence

洗黑錢罪最高刑罰為  
罰款港幣五百萬及監禁十四年

The maximum penalty for money laundering offences is  
a fine of HKD 5 million and 14 years' imprisonment



# FINANCIAL INTELLIGENCE AND INVESTIGATION BUREAU

ATTENTION ATTENTION



**Say NO to lending or selling bank account  
Avoid committing criminal offences**

**Huwag pumayag sa pagpapahiram o  
pagbebenta ng bank account  
Iwasang gumawa ng mga krimen**



**Katakan tidak untuk meminjamkan atau  
menjual rekening bank.**

**Hindari melakukan tindak pidana**

**向借或出售銀行戶口說不  
以免犯下刑事罪行**

ATTENTION ATTENTION



**WARNING !!!**

