

2016

聯合財富情報組年報

Joint Financial Intelligence Unit Annual Report



Joint Financial Intelligence Unit

聯合財富情報組



JOINT FINANCIAL INTELLIGENCE UNIT, HONG KONG

香港聯合財富 情報組

聯合財富情報組是執法型的財富情報單位，由香港警務處及香港海關的人員組成。聯合財富情報組專門接收、分析及發布可疑交易報告，並負責與各地的財富情報單位交換金融情報，是本港唯一肩負此等職能的機構。

As a law-enforcement-type Financial Intelligence Unit (FIU), the Joint Financial Intelligence Unit (JFIU) is co-staffed by officers of the Hong Kong Police Force (HKPF) and the Hong Kong Customs and Excise Department (C&ED). It is the sole agency in Hong Kong to receive, analyze and disseminate Suspicious Transaction Reports (STRs), and facilitate financial intelligence exchange with FIUs worldwide.

VISION AND MISSION

抱負及使命

抱負

保持聯合財富情報組在亞太區內
其中一個主要的財富情報單位的領先地位

VISION

That the JFIU remains one of the leading FIUs in the Asia-Pacific Region

使命

聯合財富情報組致力協助政府保護香港免受清洗黑錢及恐怖分子融資等非法活動的影響，方法包括：

致使聯合財富情報組的專業標準與相關的國際標準接軌

在交換財富情報方面與本地及國際機構加強合作

對接收的可疑交易報告進行精細分析並且適時發布

加強相關業界對清洗黑錢及恐怖分子融資問題的意識及了解

MISSION

That the JFIU continues to assist the Government in its efforts to protect Hong Kong from illicit activities of money laundering and terrorist financing by :

Juxtaposing the JFIU's professional standards with relevant international standards

Fostering and strengthening cooperation with local and international agencies in the exchange of financial intelligence

Intelligently analyzing STRs received by the JFIU and making disseminations as appropriate

Upggrading relevant sectors' awareness and understanding of money laundering and terrorist financing issues



TABLE OF CONTENTS

目錄

1 聯合財富情報組 主管序言
Message from the Head of JFIU P.4

P.7 聯合財富情報組
About JFIU 2

3 可疑交易舉報
Suspicious Transaction Reporting P.13

P.19 案例及類型學
Case Examples and Typologies 4

5 國際合作及參與
International Cooperation and Representation P.29

P.36 培訓及外展
Training and Outreach 6

7 年度交流活動概覽
Event Calendar of the Year P.41

P.44 常用詞彙
Glossary 8

MESSAGE FROM THE HEAD OF JFIU

聯合財富情報組 主管序言

香港作為主要的交通及金融樞紐，吸引全球各地人士到來投資。然而，本港開放而先進的金融體系，同時令從事清洗黑錢活動的人有機可乘。本組與政府決策局及私營界別合作，構建有力的打擊清洗黑錢/反恐籌資機制，致力保障公眾利益，確保金融體系完善穩健，並且提升本港作為世界主要金融中心的聲譽和地位。

恐怖襲擊及網絡罪行越見頻繁，金融科技及加密貨幣技術日漸成熟，讓清洗黑錢及恐怖分子籌資頓成全球各地政府及監管機構優先處理的問題。不法之徒及恐怖分子的組織架構不斷演變及犯案手法層出不窮，本組要堵截其資金流向，挑戰重重。我們深明，要在打擊清洗黑錢和反恐籌資方面發揮本組的獨特角色，實在有賴公私營界別互相協作、交換情報。為此，本組與世界各地的執法機關、財富情報單位及其他主要持份者保持緊密合作，就財富情報和清洗黑錢/反恐籌資的類型學研究，促進交流。與此同時，本組竭盡所能，鞏固公私營界別的合作關係，以加強各方在打擊清洗黑錢及反恐籌資協作。

As a major transport and financial hub, Hong Kong attracts investments from across the world. However, the open and sophisticated financial system of Hong Kong also attracts those wishing to engage in money laundering activities. The JFIU is fully committed to safeguarding the interest of the public, ensuring the integrity and stability of the financial system, and enhancing the reputation and status of Hong Kong as one of the world's major financial centres through collaborating with government policy bureaux and private sectors to build a strong Anti-Money Laundering / Combating the Financing of Terrorism (AML/CFT) regime.

With the rising visibility of terrorist attacks, upsurge in cybercrime, advance in FinTech and cryptocurrency, money laundering and terrorist financing are escalating as priority issues for governments and regulators across the globe. The JFIU constantly faces new challenges in disrupting the flow of funds to criminals and terrorists under significant evolution in their structure and modus operandi. We understand that the lack of partnership and information sharing between the public and private sectors would hinder the unique role the JFIU could play in the fight against money laundering and financing of terrorism. As such, the JFIU has been working closely with law enforcement agencies (LEAs), FIUs worldwide and other key stakeholders to enhance the exchange of financial intelligence and money laundering / terrorist financing typologies. At the same time, the JFIU has been trying its best to strengthen

在2016年，本組接獲的可疑交易報告宗數，以及與各地財富情報單位交換情報的次數，再創新高，分別有76,590宗報告及1,996次情報往來。有見可疑交易報告和情報交流的數量頻繁，本組持續優化分析財富情報的流程，並提升可疑交易報告管理系統的效能，以維持工作效率。本組繼續與呈報機構保持良好的溝通，闡述舉報可疑交易報告的準則，向其提供實務上的意見，冀能鼓勵他們提交更優質的可疑交易報告。

打擊清洗黑錢財務行動特別組織(特別組織)將於2018年對香港進行第四輪相互評核，本組自2014年起已與政府各局/部門、執法機關、監管機構及其他打擊清洗黑錢/反恐籌資的持份者保持緊密聯繫，在策略及實務層面展開籌備工作。本組定當繼續促進各方合作，以展現本港全面而有效的打擊清洗黑錢/反恐籌資機制。

香港聯合財富情報組主管
周志鈞警司

public-private partnership to maximize the collective efforts in the fight against money laundering and terrorist financing.

In 2016, both the number of STRs from reporting entities and international financial intelligence exchanges with FIUs reached another record high at 76,590 reports and 1,996 correspondences respectively. To efficiently handle the large volume of STRs and intelligence exchanges, the JFIU has been optimizing its analysis workflow and enhancing the capacity of Suspicious Transaction Report and Management System. The JFIU will continue to communicate our expectations on STR with reporting entities and to provide them with more valuable feedback with a view to encouraging better quality of reports filed to the JFIU.

Hong Kong will undergo the 4th round of Mutual Evaluation (ME) conducted by the Financial Action Task Force on Money Laundering (FATF) in 2018. Since 2014, the JFIU has been working together with government bureaux / departments, LEAs, regulators and other AML/CFT stakeholders in the preparatory work for the ME at both strategic and operational levels. The JFIU will continue to strengthen our cooperation with all stakeholders and be prepared to demonstrate the robustness and effectiveness of Hong Kong's AML/CFT regime.

Edwin CHOW
Superintendent of Police
Head of JFIU, Hong Kong

ABOUT 2 JFIU

聯合財富情報組

發展里程

自1989年起，聯合財富情報組不斷蛻變求新，迎合本地及國際的打擊清洗黑錢/反恐籌資標準。本組主要里程簡述如下：

Our Milestones / Story

Since 1989, the JFIU has been evolving to keep pace with the local legislation and international AML / CFT standards. The major milestones are outlined below:

1989

1989年：香港首條打擊清洗黑錢法例—《販毒(追討得益)條例》(第405章)實施，聯合財富情報組隨之成立，隸屬香港警務處毒品調查科財富調查組，是本港接收、分析和發布可疑交易報告的專責小組。

1989 – With the first piece of AML legislation, the Drug Trafficking (Recovery of Proceeds) Ordinance (DTROPO, Cap. 405) implemented in Hong Kong, the JFIU was thus formed under Financial Investigation Division of Narcotics Bureau (FID NB) of Hong Kong Police Force (HKPF) as the designated unit of Hong Kong to receive, analyze and disseminate STRs.

1991

1991年：香港加入特別組織成為成員。自此，聯合財富情報組掌握國際間打擊清洗黑錢/反恐籌資標準的最新發展，特別是對財富情報單位施加的標準。

1991 – Hong Kong joined the FATF as a member. The JFIU has been kept up-to-date with the latest development of international AML / CFT standards, especially those imposed on FIUs.

1994

1994年：香港制定第二條打擊清洗黑錢法例—《有組織及嚴重罪行條例》(第455章)，把清洗黑錢擴展至涵蓋本港可公訴罪行及世界各地類似犯罪行為的得益，同時賦予本組更多權力，以管理可疑交易報告機制。

1994 – The enactment of the second piece of AML legislation, the Organized and Serious Crimes Ordinance (OSCO, Cap 455), extended the money laundering offence to cover the proceeds of indictable offences in Hong Kong and similar conduct worldwide. It further empowered the role of the JFIU to manage the STR regime.

1996

1996年：本組加入埃格蒙特組織為成員，此後，本組善用埃格蒙特組織的安全網絡，與世界各地的財富情報單位交換情報，並參與埃格蒙特組織會議及訓練，以提升處理財富情報的整體能力，精益求精。

1996 – The JFIU joined the Egmont Group of Financial Intelligence Units (Egmont Group) as a member. Since then, the JFIU has been making good use of Egmont Group's secure network to exchange intelligence with FIUs worldwide, and taking part in the Egmont Group's meetings and training sessions to enhance its overall financial intelligence capability.

1997

1997年：香港成為亞洲/太平洋反清洗黑錢組織(亞太反洗錢組織)的始創成員，聯合財富情報組繼續密切留意區內清洗黑錢/恐怖分子籌資的趨勢及類型學分析。

1997 – Hong Kong became a founding member of the Asia/Pacific Group on Money Laundering (APG). The JFIU continued paying close attention to the money laundering / terrorist financing trends and typologies within the region.

2002

2002年：《聯合國(反恐怖主義措施)條例》(第575章)頒布，本組開始接收有關恐怖分子財產的可疑交易報告。

2002 – The United Nations (Anti-Terrorism Measures) Ordinance (UNATMO, Cap 575) was promulgated and it further empowered the JFIU to receive STRs related to terrorist property.

2012

2012年：《打擊洗錢及恐怖分子資金籌集(金融機構)條例》(第615章)實施，就客戶盡職審查和備存記錄等防範措施訂明規定，間接提升打擊清洗黑錢及反恐籌資的意識，以致可疑交易報告數目上升。

2012 – The enactment of the Anti-Money Laundering and the Counter-Terrorist Financing (Financial Institutions) Ordinance (AMLO, Cap 615) codified Hong Kong's preventive measures such as requirements on customer due diligence and record keeping, which indirectly increased AML/CFT awareness and thus led to an upsurge in the number of STRs.

2014

2014年：隨着洗錢及恐怖分子資金籌集風險評估小組在香港警務處成立，本組持續為全港風險評估提供資料。

2014 – Along with the establishment of the Money Laundering and Terrorist Financing Risk Assessment Unit (RAU) under the HKPF, the JFIU has been contributing its input to the territory-wide risk assessment exercise of Hong Kong.

本組架構

聯合財富情報組屬執法型財富情報單位，主要由香港警務處人員駐守，並由香港海關人員輔助。

「聯合財富情報組1」由四支分析小隊組成，專責拓展、分析和發布財富情報，並就清洗黑錢或恐怖分子籌資的案件類型進行研究。

「聯合財富情報組2」由三支政策及支援小隊組成，負責管理可疑交易報告管理系統(即STREAMS——以電子方式呈報和處理可疑交易報告，並連結至其他資料庫的網絡平台)，制訂政策、促進國際合作、與其他財富情報單位交換情報，同時為本地以至世界各地的執法機關和其他合作伙伴籌辦財富調查訓練，以及向金融機構和指定的非金融企業及行業進行外展宣傳。

Our Structure

The JFIU is a law enforcement type FIU staffed primarily by the HKPF officers with support from the C&ED officers.

JFIU 1, comprising four analysis teams, is responsible exclusively for intelligence cultivation, analysis and dissemination of financial intelligence, and research on money laundering / terrorist financing case typologies.

JFIU 2, comprising three policy and support teams, is responsible for managing the Suspicious Transaction Report and Management System (STREAMS, a web-based platform facilitating the e-reporting / processing of STRs and interfacing with other information databases); formulating policy, establishing international co-operation and maintaining intelligence exchange with FIU counterparts; coordinating financial investigation training for local and worldwide LEAs and other counterparts, and conducting publicity outreach programmes to financial institutions (FIs) and designated non-financial business and professions (DNFBPs).

聯合財富情報組架構 Structure of the JFIU



相關持份者

聯合財富情報組與一眾持份者緊密合作，確保舉報可疑交易／交換財富情報的流程完備穩妥，並鞏固本港打擊清洗黑錢／反恐籌資的制度，力臻完善。

本組保持聯繫的持份者包括香港特別行政區政策局(即財經事務及庫務局和保安局禁毒處)、風險評估小組、金融監管機構和專業團體(如香港金融管理局、證券及期貨事務監察委員會和保險業監管局)、私營界別(如金融機構和指定的非金融企業及行業)，以及亞太區以至世界各地的財富情報單位及執法機關。

聯合財富情報組與各持份者長遠合作，有利符合打擊清洗黑錢／反恐籌資的國際標準，以及改善本港的打擊清洗黑錢／反恐籌資制度。

Our Stakeholders

The JFIU maintains close cooperation with various stakeholders to safeguard the integrity of STR / financial intelligence exchange workflow, and strengthen the robustness of Hong Kong's AML / CFT regime.

The interfacing stakeholders include policy bureaux of the Hong Kong Special Administrative Region Government, i.e. the Financial Services and the Treasury Bureau (FSTB) and the Narcotics Division of the Security Bureau (ND, SB), RAU, financial regulators and professional bodies, including the Hong Kong Monetary Authority, the Securities and Futures Commission of Hong Kong and the Insurance Authority, and private sectors like FIs and DNFBPs, FIUs and LEAs in the Asia Pacific Region and around the world.

The long-term collaboration between the JFIU and all these stakeholders contributes to the compliance with international AML/CFT standards and the improvement in the local AML/CFT regime.



SUSPICIOUS TRANSACTION REPORTING 3

可疑交易舉報

可疑交易舉報機制

根據《販毒(追討得益)條例》(第405章)及《有組織及嚴重罪行條例》(第455章)第25A條,以及《聯合國(反恐怖主義措施)條例》(第575章)第12條,凡任何人知道或懷疑任何財產是或代表犯罪得益或恐怖分子財產,必須提交可疑交易報告,把該知悉或懷疑向獲授權人(即聯合財富情報組人員)披露。

本組接獲可疑交易報告後,以風險為本的方法分析。除了向呈報機構提供回應,還會把財富情報發布予不同機關,以供採取合適的跟進行動,並會與相關持分者分享清洗黑錢及恐怖分子籌資的最新可疑指標及案件類型。

Suspicious Transaction Reporting Regime

Under section 25A of the DTROPO (Cap. 405) and the OSCO (Cap. 455) as well as section 12 of the United Nations (Anti-Terrorism Measures) Ordinance (UNATMO) (Cap. 575) of the Laws of Hong Kong, any person who knows or suspects any property is or represents proceeds of crime or terrorist property has to report his knowledge or suspicion to an authorized officer (i.e. JFIU officer) by way of an STR.

The JFIU adopts a risk-based approach to analyze STRs received. Apart from providing feedback to STR reporting entities, the JFIU disseminates financial intelligence to various agencies for follow-up actions as appropriate, and keeps relevant stakeholders informed of the recent suspicious indicators and case typologies of money laundering and terrorist financing.

可疑交易報告趨勢

歷年可疑交易報告及發布宗數

過去五年,本組接獲的可疑交易報告數目急增,發布宗數亦平穩上升。2016年,兩個數字同創新高,在接獲的76,590宗報告中,有12,631宗(約17%)獲發布予適當機構。

自《打擊洗錢及恐怖分子資金籌集(金融機構)條例》在2012年4月1日全面實施,金融機構須按法例規定履行客戶盡職審查和保存記錄,本港金融行業打擊清洗黑錢/反恐籌資的規管機制大幅增強。可疑交易報告宗數上升,反映社會(特別是金融機構)對該條例及有關呈報責任的意識有所提高。

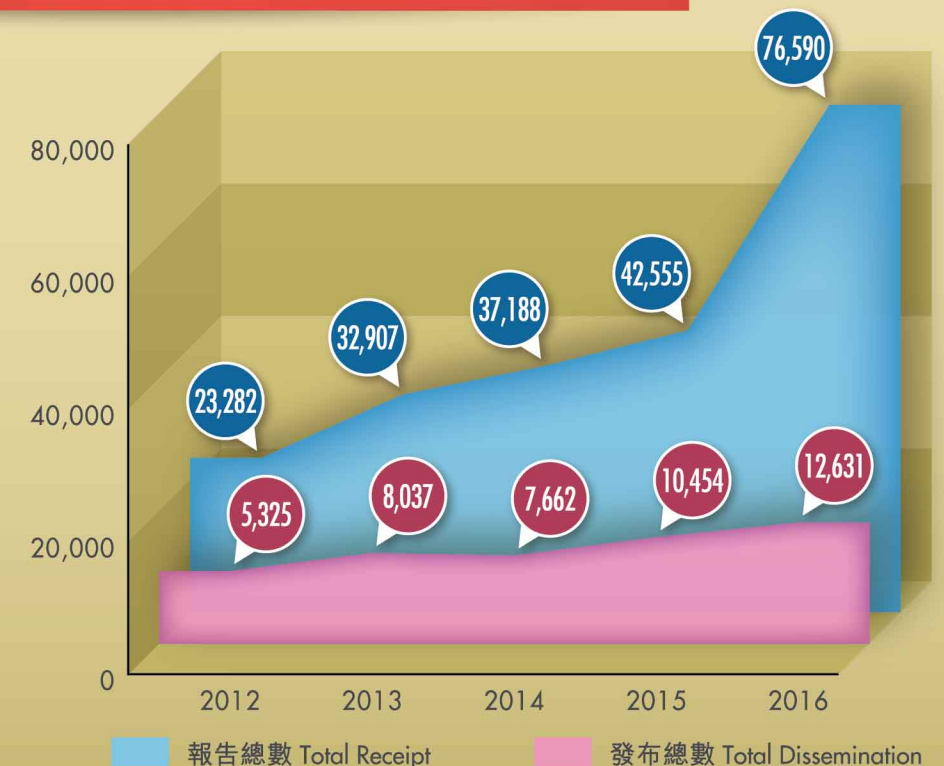
STR Submission Trend

STR Filings and Dissemination per Annum

Over the past five years, the annual number of STRs received and disseminated by the JFIU experienced an upsurge and a steady rise respectively. In 2016, both numbers hit a record high – among the 76,590 STRs filed to the JFIU, 12,631 STRs (around 17%) were disseminated to appropriate agencies.

Since the full operation of the AMLO on April 1, 2012, FIs have been required to comply with the statutory requirements on customer due diligence and record keeping. This has strengthened significantly the AML / CFT regulatory regime for the financial services industry in Hong Kong. The increase in STRs has reflected an enhanced degree of awareness of the AMLO and the relevant statutory reporting obligations in the community, particularly among FIs.

2012至2016年接獲和發布的可疑交易報告宗數
Number of STRs Received and Disseminated between 2012 and 2016



各個界別提交的可疑交易報告宗數

過去五年，金融機構提交的可疑交易報告佔每年總數逾90%，當中以銀行界為主；指定的非金融企業及行業則佔少於3%，其他界別佔2-7%。

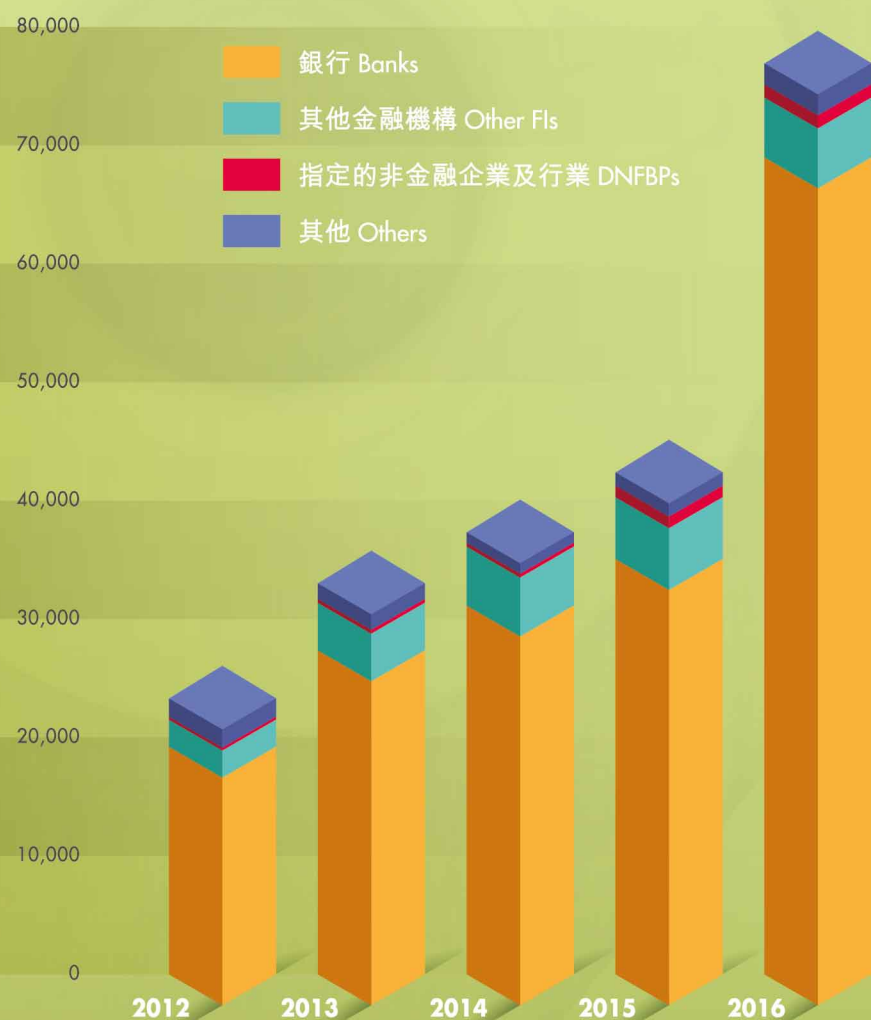
STR Filing by Sectors

In the past five years, FIs accounted for over 90% of the annual total STR submissions, with the banking sector as the dominant contributor. DNFBPs accounted for less than 3% and other sectors for 2-7%.

本組在過去五年接獲的可疑交易報告數字及所佔比率，按呈報行業界別劃分，表列如下。

The yearly breakdown of STRs received by category of reporting sectors (and the respective %) in the past five years is tabulated below.

2012至2016年接獲的可疑交易報告宗數（按界別劃分）
Number of STRs Received (by Sector) between 2012 and 2016



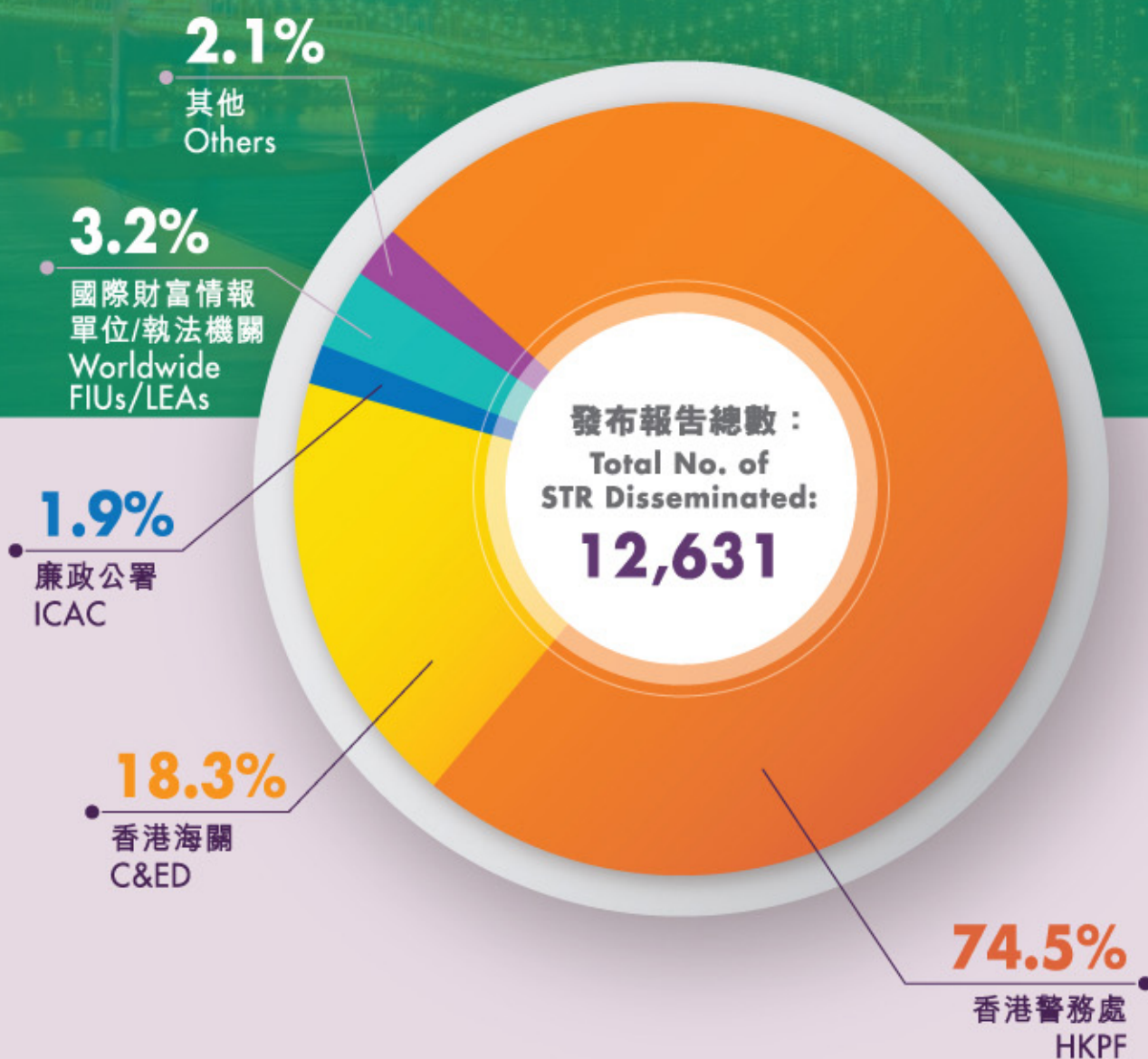
行業 Sector	2012	2013	2014	2015	2016
金融機構 FIs					
銀行 Banks	19,202 (82.48%)	27,328 (83.05%)	31,095 (83.61%)	34,959 (82.15%)	68,745 (89.76%)
金錢服務經營者 Money Service Operators	1,171 (5.03%)	2,108 (6.41%)	2,772 (7.45%)	3,566 (8.38%)	2,554 (3.33%)
證券公司 Securities Firms	698 (3.00%)	1,410 (4.29%)	1,574 (4.23%)	1,095 (2.57%)	1,423 (1.86%)
保險公司 Insurance Companies	341 (1.46%)	401 (1.22%)	446 (1.20%)	495 (1.16%)	928 (1.21%)
放債人 Money Lenders	31 (0.13%)	28 (0.09%)	32 (0.09%)	33 (0.08%)	24 (0.03%)
儲值支付工具持牌人 Stored Value Facilities Licensees	-	-	-	-	67 (0.09%)
指定的非金融企業及行業 DNFBPs					
律師行 Legal Firms	110 (0.47%)	235 (0.72%)	222 (0.60%)	894 (2.10%)	969 (1.26%)
貴重貨品交易商 Dealers in Precious Products	16 (0.07%)	26 (0.08%)	18 (0.05%)	6 (0.02%)	59 (0.08%)
地產代理 Real Estate Agencies	28 (0.12%)	12 (0.04%)	29 (0.08%)	31 (0.07%)	58 (0.08%)
信託及公司服務供應商 Trust & Company Services Providers	49 (0.21%)	27 (0.08%)	46 (0.12%)	22 (0.05%)	27 (0.03%)
會計師行 Accounting Firms	4 (0.02%)	4 (0.01%)	3 (0.01%)	6 (0.02%)	3 (<0.01%)
其他 Others	1,632 (7.01%)	1,328 (4.01%)	951 (2.56%)	1,448 (3.40%)	1,733 (2.26%)
總計 Total	23,282 (+14.8%)	32,907 (+41.3%)	37,188 (+13.0%)	42,555 (+14.4%)	76,590 (+80.0%)

2016年可疑交易報告 發布情況

聯合財富情報組透過發布可疑交易報告，向本地執法機關及國際機構提供有用情報，致力支援調查工作。2016年，本組發布的可疑交易報告共計12,631宗，對象主要是香港警務處(74.5%)、香港海關(18.3%)及國際財富情報單位/執法機關(3.2%)。

STR Dissemination in 2016

The JFIU continues to provide useful leads to local LEAs and worldwide agencies through the dissemination of STRs, with a view to making valuable contribution to their investigations. In 2016, the major recipients of the 12,631 STRs disseminated by the JFIU were the HKPF (74.5%), the C&ED (18.3%) and worldwide FIUs/LEAs (3.2%).



可疑交易報告管理系統

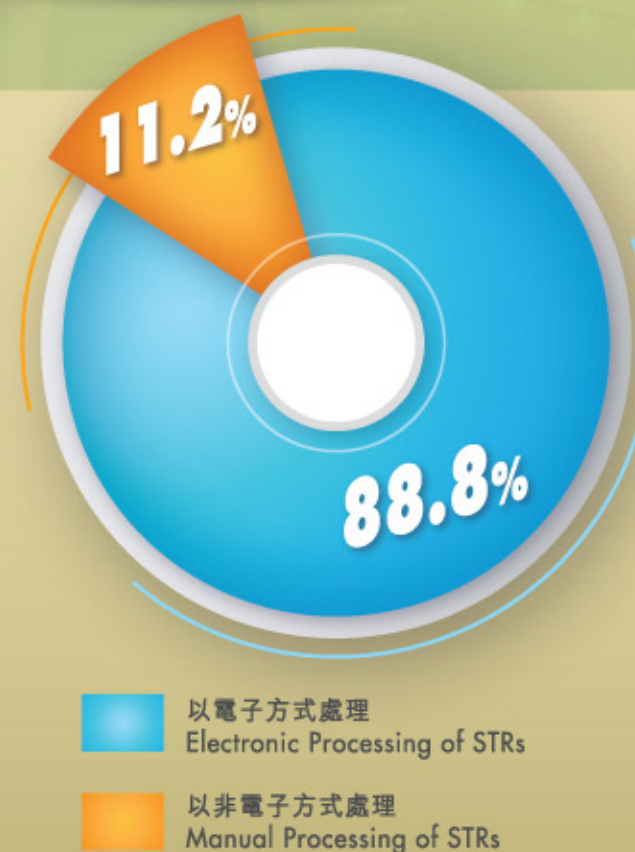
電子報告

自2006年起，本組採用可疑交易報告管理系統(STREAMS)接收、分析和貯存所有可疑交易報告。呈報機構可透過STREAMS以電子方式向本組提交可疑交易報告，以及獲取回應。

STREAMS是安全保密的網絡平台，提供廿四小時持續無間的數據傳輸服務，既能提高可疑交易報告工作流程的效率，又可確保適時向呈報機構作出回應。由於S-BOX II 軟件程式已沿用多年，本組正致力開發其他途徑，以使用電子方式提交可疑交易報告。有關詳情將於稍後公布。

2016年，以電子方式處理的可疑交易報告比例為88.8% (67,991宗)。

2016年電子報告 e-STR Submissions in 2016



STREAMS

e-STR Submissions

The JFIU has been using STREAMS for receiving, analyzing and storing all STRs since 2006. Reporting entities can file STRs to the JFIU and obtain feedback electronically via STREAMS.

STREAMS, a secure web-based platform for round-the-clock data transmission, improves the efficiency of the STR workflow and ensures the timeliness of feedback to the reporting entities. Since the software application "S-BOX II" has been in use for years, the JFIU is exploring alternative solutions for electronic submission of STRs. Relevant details will be announced in due course.

In 2016, the proportion of STRs being electronically processed was 88.8% (67,991 STRs).

系統優化計劃

STREAMS最近一期優化計劃已於2016年6月完成，有關功能亦正式推出使用。為進一步提升處理可疑交易報告的效率，以及配合各持份者對財富情報與日俱增的需求，本組正進行研究，以便為STREAMS繼續進行系統升級。

Enhancement Project

The recent round of enhancement of STREAMS was completed and implemented in June 2016. To further enhance the effectiveness of STR handling and respond to the evolving need of financial intelligence from different stakeholders, the JFIU is in the process of seeking further system upgrade on STREAMS.

CASE EXAMPLES AND TYPOLOGIES

案例及類型學

下文簡述四宗近期的清洗黑錢案件，從中可見香港警務處、香港海關和入境事務處竭力打擊涉及不同手法的清洗黑錢活動，更見財富情報、法證會計分析及/或國際合作有利進行複雜的財富調查，成效顯著。

The following four recent money laundering cases not only highlight the commitment of the HKPF, the C&ED and the Immigration Department (ImmD) to combating money laundering activities involving various modus operandi, but also show how financial intelligence, forensic accounting analysis and/or international cooperation can effectively facilitate complex financial investigations.

案例 1 Case 1

涉及複雜資金流向的 洗錢活動

A先生曾在香港經營髮廊，但生意在1999年失敗。不過，在2007年中，他突然成為上市公司主席，並試圖在P司法管轄區買下一支英格蘭超級聯賽球隊。在2010年10月完成收購該球隊後，A先生的上市公司在2010年12月改稱該球隊的名字。A先生的背景及收購事宜引起傳媒關注，香港警務處毒品調查科財富調查組就他展開財富調查。

財富調查顯示，在2001至2007年間，A先生及其父親持有的五個本港銀行帳戶共接獲7.21億港元存款。當中三個帳戶由A先生持有，另外兩個則由其父持有，而他是獲授權簽署人。在存款之中，有三大可疑款項，包括現金存款8,600萬港元、Q司法管轄區一名三合會頭目名下賭場發出的現金支票共7,200萬港元，以及證券公司轉帳、與多名人士的個人交易及跨戶轉帳等共1億港元轉帳。在2001至2003年間，他們的銀行帳戶共接收285筆現金存款，合計7,000萬港元。

過去多年，該五個帳戶亦有顯示清洗黑錢的特徵，例如有24次交易在同日進行而存款和提款的金額相同，當中22次交易涉及現金存款或提款，而且交易對象大多是證券公司；在控訴期內，五個銀行帳戶的初始及期末結餘相對少而且相同。上述種種，均是帳戶用以暫存款項的證據。

Money Laundering Involving Sophisticated Fund Flows

Mr. A used to run hair salons in Hong Kong, but his business failed in 1999. However, in mid-2007, he suddenly became the chairman of a listed company and attempted to buy out a premier league football club in Jurisdiction P. After the complete acquisition of the football club in October 2010, Mr. A's listed company was renamed as the name of the football club in December 2010. As Mr. A's background and the acquisition aroused media attention, the FID NB of HKPF commenced to conduct financial investigation against him.

Financial investigation revealed that a total of HKD721 million had been deposited into five bank accounts held by Mr. A and his father in Hong Kong between 2001 and 2007. Mr. A held three of the accounts whereas his father held the other two, of which he was the authorized signatory. Amongst the incoming funds, there were three suspicious types of funds, including cash deposits of HKD86 million, cash cheques of HKD72 million issued by casinos owned by an office bearer of a triad society in Jurisdiction Q, transfers of HKD100 million from securities companies, transactions with numerous individuals, and inter-account transfers. Between 2001 and 2003, their bank accounts already received 285 cash deposits amounting to HKD70 million.

Hallmarks of money laundering were identified in the five accounts over the years, i.e. 24 transactions where deposits and withdrawals with identical amounts took place on the same day, while 22 of those transactions involved deposits or withdrawals in cash, with the majority of the transactions made with securities companies; the equal and relatively low opening and closing balances of each of the five bank accounts in the charged periods. These were evidence that the accounts had been used as a repository for funds.

A先生在2011年6月被捕，其父則於2012年7月在R司法管轄區去世。A先生被裁定五項清洗黑錢指控成立，處以監禁六年。銀行帳戶中的現金、地產、證券、豪華汽車及遊艇等共4.78億港元資產受限制，以待進行沒收聆訊。

A先生於2014年3月提出上訴，法庭在2016年7月駁回其申請。以下是法庭裁決的一些要點：

1. 法庭重申，控方無須證明有關財產代表從可公訴罪行的得益。
2. 罪行的意念元素，在於知道或有合理理由相信所處理的財產代表任何人從可公訴罪行的得益。如證實被控人知道有關財產代表這類得益，則犯罪成立。

由上述個案可見，不論金融界別還是其他界別，都很容易在清洗黑錢過程的不同階段遭人濫用。為減低清洗黑錢的風險，各機構應設置合規系統，並為其僱員作適當的培訓，方能為本港好好把關。

Mr. A was arrested in June 2011, while his father passed away in July 2012 in Jurisdiction R. Mr. A was convicted of five charges of money laundering in March 2014 and was sentenced to six years' imprisonment. Assets worth a total of HKD478 million, including cash at bank accounts, real estate properties, securities, luxury cars and boats were restrained, pending confiscation proceedings.

Mr. A launched an appeal in March 2014 and the court dismissed his appeal in July 2016. Some of the key points in the court's decision are as follows:

1. The court re-affirmed that it is not necessary for the prosecution to prove that the property in question in fact represents the proceeds of an indictable offence.
2. The mental element of the offence is either knowing or having reasonable grounds to believe that property being dealt with represents any person's proceeds of an indictable offence. If an accused is proved to have known that the property represents such proceeds, the offence is established.

The above case demonstrated that both the financial and non-financial sectors are vulnerable to be misused at different stages of money laundering. To mitigate the risk of money laundering, compliance systems should be in place and relevant staff properly trained before they can be gate-keepers.

涉及複雜資金流向的洗錢活動 Money Laundering Involving Sophisticated Fund Flows



案例 2 Case 2

透過國際合作 打擊販毒及 清洗黑錢活動

2010至2011年，香港海關與S司法管轄區一個執法機關進行聯合行動，成功瓦解一個大型的海外販毒及洗錢集團。兩個機關密切監察和調查由S司法管轄區往香港的電匯轉帳，懷疑是該集團所清洗的販毒得益。在分析電匯轉帳資料和進一步調查後，S司法管轄區的執法機關成功在一批進口貨物中檢獲144公斤可卡因，並拘捕集團主腦及核心成員。

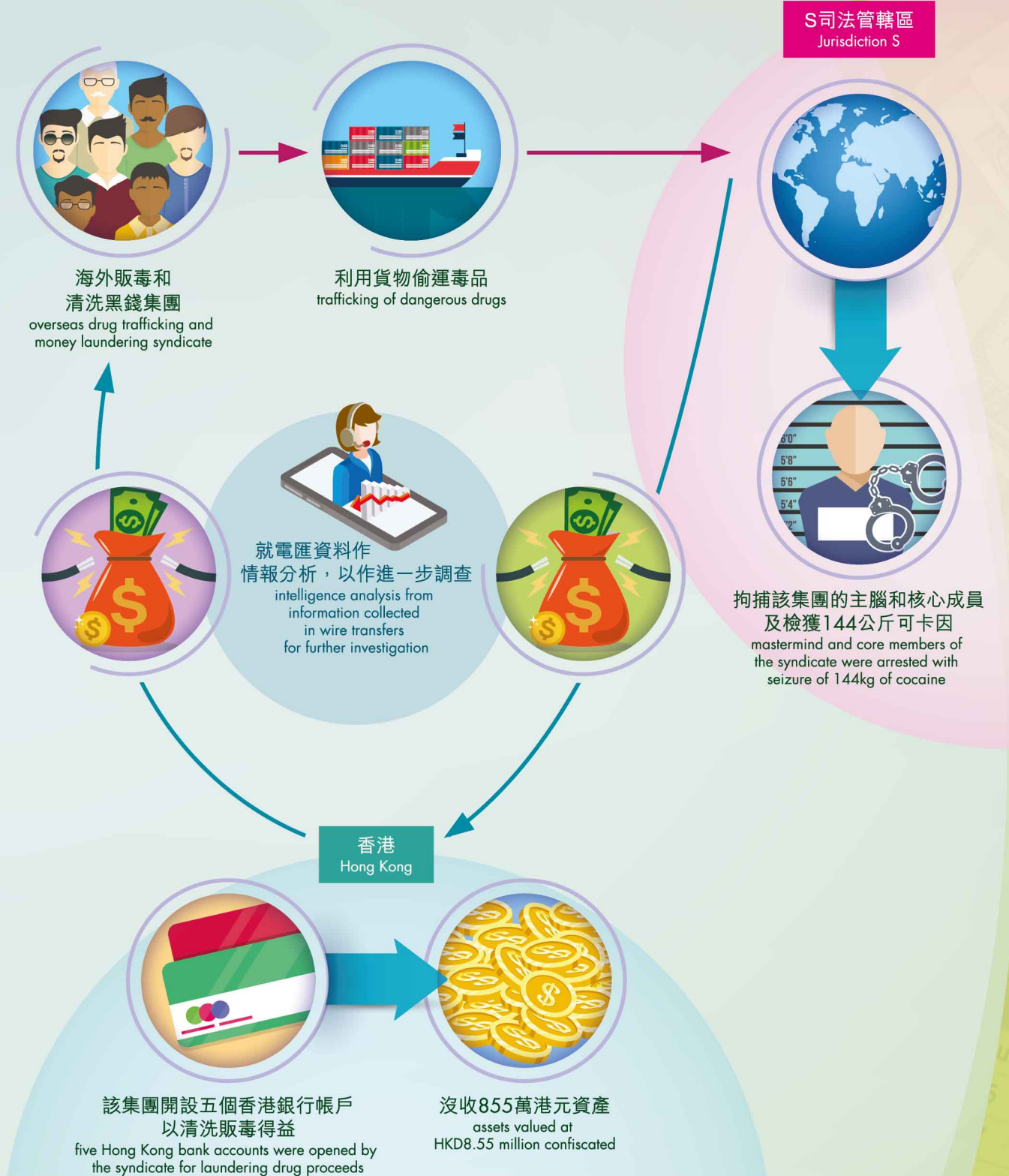
經深入財富調查後，香港海關確定該集團曾在香港開設五個戶口，以清洗販毒得益。因應S司法管轄區的執法機關採取拘捕行動，香港海關亦同時迅速把相關本地銀行戶口中約1,480萬港元懷疑販毒得益凍結。2016年5月，香港海關成功取得法庭命令，沒收價值855萬港元的資產。

Combat of Drug Trafficking and Money Laundering Activities through International Cooperation

Between 2010 and 2011, the C&ED mounted a joint operation with an LEA in Jurisdiction S and successfully smashed a large-scale overseas drug trafficking and money laundering syndicate. Both agencies closely monitored and investigated wire transfers from Jurisdiction S to Hong Kong, which were suspected to be drug proceeds laundered by the syndicate. By analyzing the information collected in the wire transfers and conducting further investigation, the LEA of Jurisdiction S successfully seized 144kg of cocaine from an import shipment and arrested the mastermind and core members of the syndicate.

After in-depth financial investigation, the C&ED confirmed that the syndicate had opened five bank accounts in Hong Kong through which the drug proceeds were laundered. Subsequent to the takedown operation mounted by the LEA of Jurisdiction S, the C&ED swiftly took parallel action to freeze the suspected drug proceeds amounting to approximately HKD14.8 million in the related local bank accounts. In May 2016, the C&ED successfully obtained an order from the court to confiscate assets valued at HKD8.55 million.

涉及販毒得益的清洗黑錢活動 Money Laundering Related to Drug Proceeds



案例 3 Case 3

走私集團利用 水貨客清洗黑錢

2011年中，香港海關與T司法管轄區的海關針對一個犯罪集團進行聯合調查，該集團從香港走私高價貨物至T司法管轄區，企圖逃繳T司法管轄區的關稅，並在香港以多個途徑清洗相關犯罪得益。

經調查後，海關發現該走私集團聘用水貨客，從T司法管轄區攜帶大量現金(懷疑是走私所得)到香港，再把現金存入一個本地銀行戶口。海關識別出八個本港居民，在2015年拘捕他們。財富調查顯示，八人在2011至2012年間，從T司法管轄區把大批現金帶到香港，然後在不同銀行分行存款，每次存入10萬港元至40萬港元不等；或安排由個人戶口轉帳至一個由該集團控制的戶口，每次轉帳5,000港元至50萬港元不等；每次交易賺取20港元至100港元。經清洗的款項，共計5,400萬港元。最終，一千人等在2015至2016年被控串謀清洗黑錢罪，全部在2017年被定罪，判處監禁12至48個月。

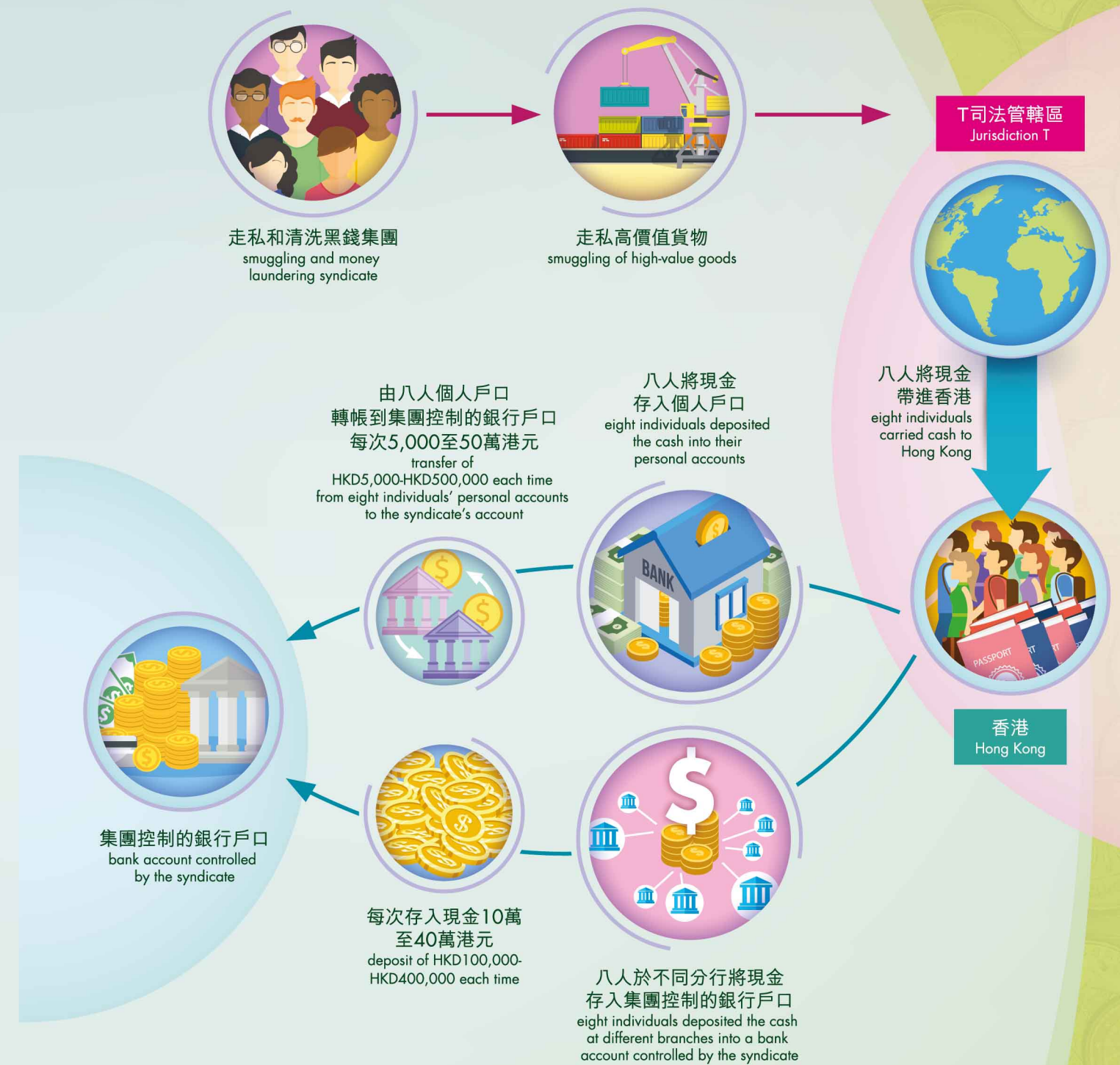
Employment of General Merchandise Operators for Money Laundering

In mid-2011, the C&ED and the Customs Authority of Jurisdiction T carried out a joint investigation into a crime syndicate which smuggled high-value goods from Hong Kong into Jurisdiction T with a view to evading customs duty in Jurisdiction T and laundered the relevant crime proceeds in Hong Kong through various ways.

Upon investigation, the C&ED found that the smuggling syndicate had employed general merchandise operators to carry large quantities of cash, which was suspected to be generated from the smuggling offence, from Jurisdiction T to Hong Kong and subsequently deposited the cash in a local bank account. The C&ED identified eight Hong Kong residents and mounted arrest operations in 2015. Financial investigation revealed that between 2011 and 2012, these eight individuals had carried a significant amount of cash from Jurisdiction T into Hong Kong. They then either deposited the money, in the amount of HKD100,000 to HKD400,000 each time, at different bank branches; or arranged transfers, in the amount of HKD5,000 to HKD500,000 each time, through their personal bank accounts to the same bank account controlled by the syndicate, to earn a reward ranging from HKD20 to HKD100 for each transaction. The total amount laundered was HKD54 million. Eventually, they were all charged for conspiracy to money laundering between 2015 and 2016. They were convicted of the offences in 2017 and were sentenced to 12 - 48 months' imprisonment.

走私集團利用水貨客清洗黑錢

Money Laundering of Smuggling Syndicate by General Merchandise Operators



案例 4 Case 4

與偷運人蛇有關的清洗黑錢

入境事務處與U司法管轄區一個執法機關聯手，於2015年1月瓦解一個來往U司法管轄區和香港的人蛇集團。該集團成員為V司法管轄區國民提供一站式服務，助其非法進入香港，以及非法就業。他們成功進入香港後，集團成員不僅為有關國民提供藏身之所，更為其偽造香港身分證，以便隱藏非法入境身分並在香港找工作。其後，入境事務處根據U司法管轄區執法機關的情報，拘捕集團主腦B女士及C先生。

財富分析發現，雖然C先生只是低技術工人，但他的儲蓄帳戶卻有大額存款。銀行記錄顯示，在2013及2014年存入C先生所持帳戶的金額，分別達192萬港元及438萬港元，而款項多在自動櫃員機存入。在2013年9月至2015年1月，共有401萬港元自該等帳戶提走。

經調查後，B女士承認使用C先生的帳戶，替朋友匯錢至V司法管轄區。C先生承認他的銀行帳戶事實上由前妻B女士操控，而所涉金錢，則由安排V司法管轄區國民偷渡來港所獲取。

經多月深入調查後，B女士及C先生被裁定清洗黑錢罪成，而B女士同時因管有偽造身分證被定罪。B女士及C先生在2016年分別被判監禁32個月及24個月。2017年4月，法庭就C先生的資產發出沒收令，沒收401萬港元。

Money Laundering Related to Human Smuggling

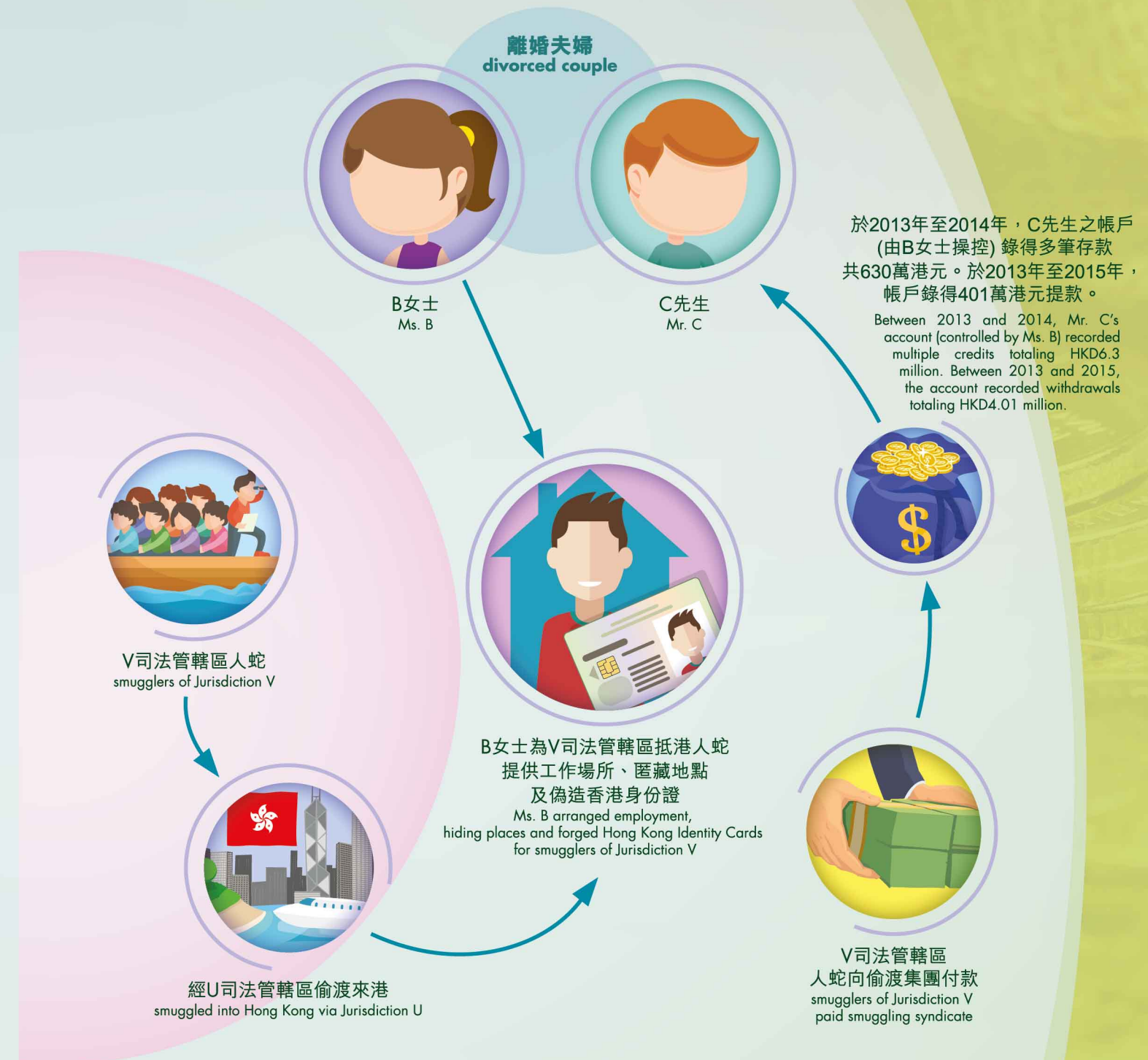
The ImmD, working with an LEA in Jurisdiction U, smashed a human smuggling syndicate in Jurisdiction U and Hong Kong in January 2015. The syndicate members provided a "one-stop service" to nationals in Jurisdiction V who intended to seek illegal entry into Hong Kong for illegal employment. After successfully entering Hong Kong, the syndicate members not only provided the nationals with hiding places, but also forged Hong Kong Identity Cards in order to conceal their illegal immigrant status for seeking employment in Hong Kong. Acting upon the intelligence from an LEA in Jurisdiction U, the syndicate masterminds, Ms. B and Mr. C, were subsequently apprehended by the ImmD.

Financial analysis detected that there were large amounts of deposits in the savings accounts of Mr. C even though he was only a low-skilled worker. Bank records revealed that the accounts held by Mr. C received deposits in a total sum of HKD1.92 million and HKD4.38 million in 2013 and 2014 respectively, while most of the deposits were made at automated teller machines. Between September 2013 and January 2015, withdrawals totaling HKD4.01 million were made from the accounts.

Upon enquiry, Ms. B admitted having used Mr. C's accounts to remit money to Jurisdiction V on behalf of her friends. Mr. C admitted that his bank accounts were in fact controlled by his ex-wife, Ms. B, and the money concerned was obtained as a result of arranging the smuggling of nationals in Jurisdiction V into Hong Kong.

Following months of in-depth investigation, Ms. B and Mr. C were convicted of money laundering, while Ms. B was also convicted of possession of forged identity cards. Ms. B and Mr. C were sentenced to 32 and 24 months' imprisonment respectively in 2016. A confiscation order was granted against Mr. C's assets amounted to HKD4.01 million in April 2017.

與偷運人蛇有關的清洗黑錢 Money Laundering Related to Human Smuggling



INTERNATIONAL COOPERATION AND REPRESENTATION

國際合作及參與

面對全球打擊清洗黑錢及反恐籌資之戰，香港深明國際合作何等重要。香港於1991及1997年，分別加入特別組織及亞太反洗錢組織。聯合財富情報組又於1996年起成為埃格蒙特組織成員。在國際層面，本組積極與策略伙伴合作，不遺餘力。本組人員活躍於國際打擊清洗黑錢/ 反恐籌資的領域，出席多方面的研討會、工作坊及訪問。本組派員參與這類國際事務，足見我們致力促進各國伙伴的合作關係，以便交換財富情報和交流經驗。

Hong Kong recognized the importance of international cooperation in the global fight against money laundering and financing of terrorism. Hong Kong has been a member of the FATF and APG since 1991 and 1997 respectively. The JFIU also joined the Egmont Group as a member in 1996. On the international front, the JFIU is dedicated to fostering cooperation with our strategic counterparts. Officers of the JFIU actively engage in the global AML / CFT community through their presence in a wide range of conferences, workshops and visits. The participation of our officers in these international events shows our commitment to cultivating cooperation with our counterparts for the exchange of financial intelligence and sharing of experience.

5

情報交流

為打擊跨國清洗黑錢及恐怖分子籌資，必須保持密切有效的國際合作。

根據香港法例，本組無須簽定協議或諒解備忘錄，便可交換情報；不過，若干地區的法例，要求簽署雙邊協議方可交換資料。就此，本組與10個司法管轄區簽署11份諒解備忘錄或合作協議。

過去五年，本組交換財富情報的次數，不論是主動分享，還是應要求提供資料，均持續上升。

Intelligence Exchange

Close and effective international cooperation is vital to the success in combating transnational money laundering and terrorist financing.

While it is not required under the Laws of Hong Kong that any exchange instruments or Memoranda of Understanding (MOU) be in place to provide information, the JFIU has entered into 11 MOUs or Agreements on Cooperation with 10 jurisdictions where bilateral agreements are required under their domestic legislation for information exchange.

Instances of JFIU's financial intelligence exchange, either spontaneous or upon request, have been on the rise in the past five years.

本組與世界各地財富情報單位的情報交流
Financial Intelligence Exchange between the JFIU and FIUs Worldwide

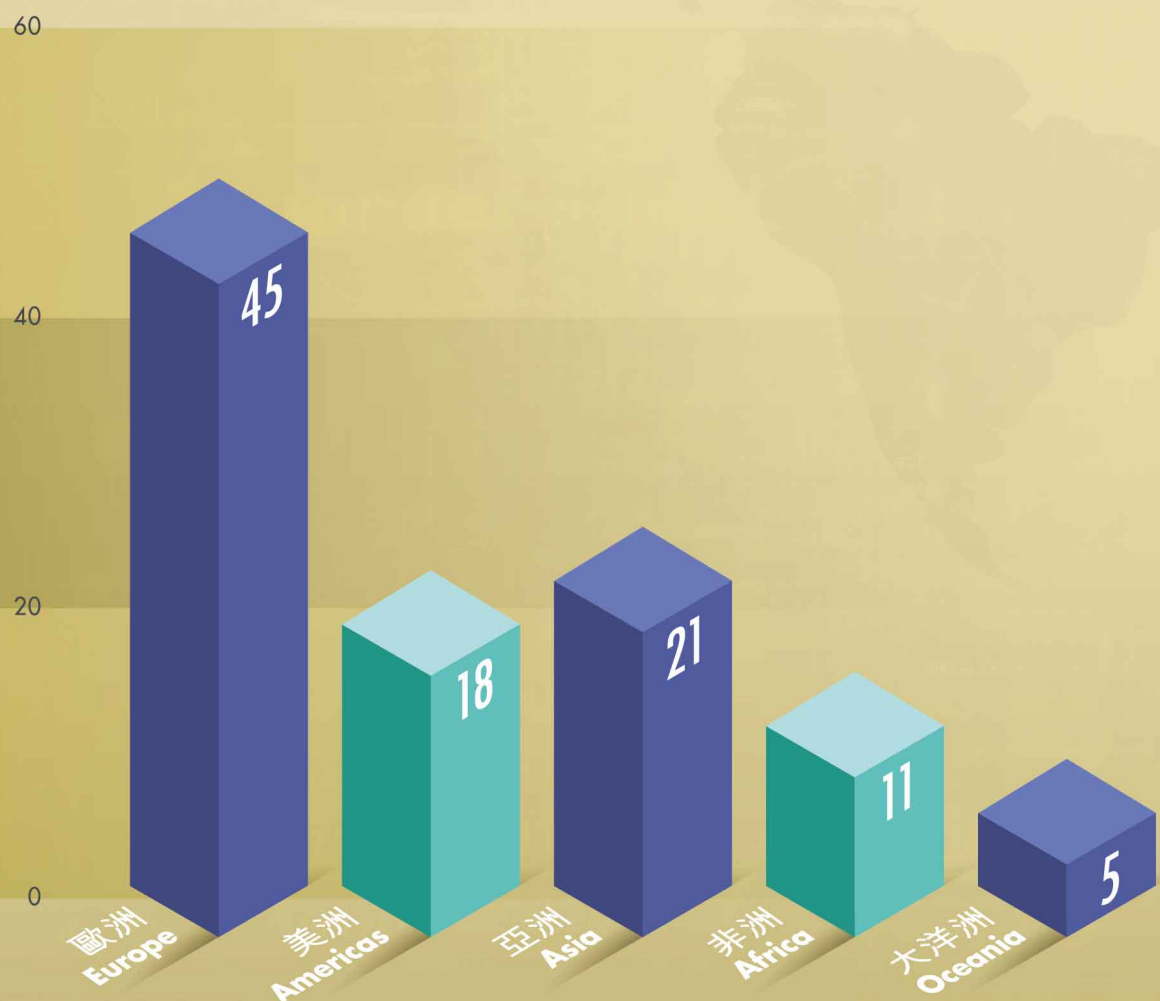
年度 Year	2012	2013	2014	2015	2016	
接獲外地的 交換情報 書信往來次數 Total No. of Incoming Correspondences	埃格蒙特組織 (Egmont Group)	656	705	744	824	794
	非埃格蒙特組織 (Non-Egmont Group)	18	20	14	6	43
本組接獲的總數 Incoming Total		674	725	758	830	837
對外發出的 交換情報 書信往來次數 Total No. of Outgoing Correspondences	埃格蒙特組織 (Egmont Group)	575	613	824	944	866
	非埃格蒙特組織 (Non-Egmont Group)	21	18	23	200	293
本組發出的總數 Outgoing Total		596	631	847	1,144	1,159

回顧2016年，本組曾與五大洲共98個埃格蒙特組織成員及2個非埃格蒙特組織成員交換財富情報，各洲所涉財富情報單位數目如下：

In 2016, the JFIU exchanged financial intelligence with 98 Egmont Group members and two non-Egmont Group members across continents. The number of FIUs from each continent being engaged is shown as follows:

2016年與本組交換情報的 財富情報單位數目（按五大洲劃分）

Number of FIUs Exchanged Intelligence
with the JFIU (By Continents) in 2016



聯絡會議、研討會及工作坊 Liaison Meetings, Conferences and Workshops

除了參與特別組織、亞太反洗錢組織及埃格蒙特組織的定期全體會議，本組常派代表出席各類會議及工作坊，就清洗黑錢/恐怖分子籌資趨勢及籌備相互評核等事宜向其他地區借鏡。本組亦與多個財富情報單位進行聯絡訪問，促進財富情報交流，以便偵破和預防罪案。

Apart from regular FATF, APG and Egmont Group plenaries, representatives from the JFIU attended various conferences and workshops to gain insights from other jurisdictions into global money laundering / terrorist financing trend and ME preparation work. The JFIU also conducted liaison visits with various FIUs to strengthen financial intelligence exchange with a view to detecting and preventing crimes.



2016年10月，毒品調查科高級警司(財富調查)黃志光在法國巴黎出席特別組織全體會議。

Senior Superintendent of Police of NB (Financial Investigation), Mr. WONG Chi-kwong, attended the FATF Plenary in Paris, France in October 2016.

2016年5月，本組人員獲邀到澳門特別行政區出席亞太反洗錢組織相互評核評審人員訓練。

The JFIU officers were invited to the APG ME Assessor Training Course in Macao SAR in May 2016.



2016年2月，本組人員到澳門特別行政區金融情報辦公室進行聯絡訪問，進一步改善合作關係。

The JFIU officers paid a liaison visit to Financial Intelligence Office of Macao SAR in February 2016 to further enhance cooperation.



國際訪客 International Visitors

本組珍視國際間的策略性聯繫，這對長遠組織發展而言，至關重要。一如既往，本組繼續在世界各地建立網絡，深化與國際伙伴的合作關係。

The JFIU treasures strategic international affiliations, which are crucial to the long-term organizational development. The JFIU has continued to establish network and strengthen relationships with international counterparts.



2016年2月，本組一名人員在法國參與埃格蒙特組織情報策略分析課程。

A JFIU officer participated in the Egmont Strategic Intelligence Analysis Course in France in February 2016.



2016年4月，以色列外交部人員訪問本組。

Officers from the Ministry of Foreign Affairs, Israel visited the JFIU in April 2016.



2016年，本組接待的代表團來自澳洲、法國、以色列、意大利、荷蘭、英國、美國及泰國。這類訪問和直接對話，大大有助各個打擊清洗黑錢/ 反恐籌資單位彼此了解所遇到的情況和挑戰。

In 2016, the JFIU received delegations from Australia, France, Israel, Italy, the Netherlands, the U.K., the U.S. and Thailand. Such visits and direct dialogues are effective ways of enhancing the mutual understanding on the situation and the challenges that different AML / CFT units are encountering.



2016年9月，泰國反洗錢辦公室訪問本組。

The Anti-Money Laundering Office of Thailand visited the JFIU in September 2016.

2016年10月，國際刑警秘書處反貪污和金融罪行分局訪問本組。

Visit to the JFIU by the Anti-Corruption & Financial Crime Sub-directorate, INTERPOL General Secretariat in October 2016.



2016年11月，澳洲交易報告分析中心訪問本組。

The Australian Transaction Reports and Analysis Centre visited the JFIU in November 2016.



TRAINING AND OUTREACH

培訓及外展

要有效打擊清洗黑錢和恐怖分子籌資，培訓和公眾教育必不可少。本組致力為執法機關和其他伙伴舉辦財富調查訓練課程，並就金融機構和指定的非金融企業及行業統籌外展宣傳。這類能力建構措施，不僅有助參加者增進調查清洗黑錢及恐怖分子籌資事宜的知識及技能，更能讓私營界別意識到他們在本港打擊清洗黑錢及反恐籌資機制中肩負的重要角色及責任。

Capacity building and public education form an integral part of an effective regime in combating money laundering and terrorist financing. The JFIU is dedicated to arranging financial investigation training for LEAs and other counterparts, and coordinating publicity outreach to FIs and DNFBPs. All these capacity-building initiatives strengthen participants with knowledge and skills in money laundering and terrorist financing investigations, and increase private sectors' awareness of their important roles and responsibilities in the AML/CFT regime of Hong Kong.

本組每年為警隊刑偵人員及法證會計師辦事處人員籌辦四次財富調查課程，以配合香港警務處提升打擊清洗黑錢及反恐籌資能力的政策。課程涵蓋打擊清洗黑錢及反恐籌資最新的國際標準、清洗黑錢趨勢及類型學研究、可疑交易舉報及調查清洗黑錢事宜的技巧。年內，共有467名警務人員及5名法證會計師辦事處人員接受本組訓練。

As part of the HKPF's strategy to enhance AML/CFT capacity, the JFIU organizes four financial investigation courses annually for crime investigators and officers from the Forensic Accountants' Office of the HKPF. The courses cover the latest AML/CFT international standards, money laundering trends and typologies, suspicious transaction reporting and money laundering related investigation skills. The JFIU trained 467 police officers and five officers from the Forensic Accountants' Office during the year.

國際財富調查訓練 International Financial Investigation Training

本組每年舉辦兩次國際財富調查課程，為國際伙伴提供專門訓練，其中一個針對世界各地打擊清洗黑錢的伙伴而設，以英文授課；另一個則為大中華地區的伙伴而設，以普通話授課。課程不但涵蓋有關財富調查架構的知識，更為各學員提供平台，以交流實務經驗，建立和擴展網絡，令世界各地在打擊清洗黑錢及反恐籌資的領域，合作更趨緊密。本組舉辦的課程，深受本地及海外伙伴歡迎。

The JFIU also offers special training to global partners through two international financial investigation courses annually, one conducted in English for AML partners across the continents, the other in Putonghua for strategic partners within the Greater China Region. The courses not only equip participants with knowledge of the financial investigation framework, but also provide them with a forum for exchanging practical experience, building up and further enhancing network and close partnership within the international AML/CFT community. All these courses were well received by local and overseas counterparts.



學員進行實習訓練，踴躍討論如何分析財富情報和調查清洗黑錢活動。

Trainees actively participated in the discussion on financial intelligence analysis and money laundering investigation during a practical exercise session.



國際財富調查課程的學員，在實習訓練環節討論如何調查清洗黑錢活動，互有啟發。

Participants of the International Financial Investigation Course had fruitful discussions with fellows during a practical exercise session on money laundering investigation.



國際財富調查課程的學員，參觀香港警察學院偵緝訓練中心，一試採用虛擬實境技術的互動偵緝訓練系統。

Participants of the International Financial Investigation Course visited the Detective Training Centre of the Hong Kong Police College and had a taste of the interactive detective training system, which adopted virtual reality technology.



學員參觀香港交易所，以便了解香港的金融活動。

Visits to the Hong Kong Exchange allowed the participants to better understand the financial activities in Hong Kong.



反清洗黑錢 / 反恐籌資的外展宣傳 AML/CFT Publicity Outreach

依本組所見，有效打擊清洗黑錢及恐怖分子籌資的最佳途徑，是針對容易受此類犯罪活動影響的界別，進行能力構建。因此，向市民和策略伙伴進行外展宣傳至關重要，俾能提高意識，集眾人之力，為香港建立穩健的打擊清洗黑錢/反恐籌資機制。除與財經事務及庫務局和保安局禁毒處攜手合作外，本組定期為其他持份者舉辦講座，對象包括香港證券業協會有限公司、香港證券及期貨從業員工會和地產代理監管局。

年內，本組與其他機構合辦講座或派員出席演講共22次，持續在打擊清洗黑錢/反恐籌資方面，協助有關人士提高意識、增進知識和技能，以及討論共同關注的事項。

The JFIU recognizes that the best way to effectively combat money laundering and terrorist financing is capacity building in those sectors that are more prone to such criminal activities. As such, it is vital to engage the general public and strategic partners through publicity outreach with a view to raising their awareness and enlisting their concerted support to build a robust AML/CFT regime in Hong Kong. Apart from working in partnership with the FSTB and ND, SB, the JFIU regularly provides seminars together with other stakeholders such as Hong Kong Securities Association, Hong Kong Securities & Futures Employees Union and Estate Agents Authority.

The JFIU co-hosted or sent officers as guest speakers in 22 seminars over the year to continue raising awareness, enhancing knowledge and skills, discussing matters of common interest in respect of AML/CFT.



本組針對保險及放債人業界，在香港中央圖書館舉行外展講座。

The JFIU participated in outreach seminars for the insurance and money lender sectors at Hong Kong Central Library.



EVENT CALENDAR OF THE YEAR

年度交流活動
概覽

第一季 1st Quarter

在香港出席亞洲金融論壇 2016
Attendance at the Asian Financial Forum 2016 in Hong Kong

在法國巴黎出席埃格蒙特組織財富情報策略分析課程
Attendance at the Egmont Strategic Intelligence Analysis Course in Paris, France

在法國巴黎出席特別組織全體會議及工作小組會議
Attendance at the FATF Plenary and Working Group Meetings in Paris, France

訪問澳門司法警察局及澳門金融情報辦公室
Visit to the Macao Judiciary Police and Financial Intelligence Office of Macao SAR

美國稅務局刑事調查組訪問聯合財富情報組
Visit to the JFIU by the Criminal Investigation Division of Internal Revenue Service, U.S.

在中國北京出席中國反洗錢監測分析中心聯絡會議
Liaison Meeting with the China Anti-money Laundering Monitoring Analysis Centre in Beijing, China

英國國家打擊犯罪總署經濟罪案科訪問毒品調查科
Visit to the NB by the Economic Crime Command, National Crime Agency, U.K.

第二季 2nd Quarter

以色列外交部東北亞洲地區訪問毒品調查科
Visit to the NB by the North East Asia Department, Ministry of Foreign Affairs, Israel

法國司法部訪問毒品調查科
Visit to the NB by the Ministry of Justice, France

在澳門出席亞太反洗錢組織相互評核訓練課程
Attendance at the APG ME Assessor Training Course in Macao SAR

意大利經偵警務人員訪問毒品調查科
Visit to the NB by Tax Police School of the Guardia di Finanza (The Italian Economic and Financial Police), Italy

在南韓釜山出席特別組織全體會議及工作小組會議
Attendance at the FATF Plenary and Working Group Meetings in Busan, the Republic of Korea

第三季 3rd Quarter

澳洲刑事情報委員會訪問聯合財富情報組
Visit to the JFIU by the Australian Criminal Intelligence Commission

荷蘭財政情報及調查部門訪問毒品調查科
Visit to the NB by the Netherlands FIOD (Criminal Investigation Service of the Netherlands Tax and Customs Administration)

在香港出席美國財政部國家稅務局、國土安全部國土安全調查局及國防部西部聯合跨部特遣隊合辦的財富調查技巧訓練
Attendance at the Financial Investigative Techniques Training, organized by the Department of the Treasury - Internal Revenue Service; Department of Homeland Security - Homeland Security Investigations; Department of Defense - Joint Interagency Task Force West of the U.S. in Hong Kong

在美國聖地牙哥出席第19屆亞太反洗錢組織周年會議
Attendance at the 19th APG Annual Meeting in San Diego, U.S.

泰國反洗錢辦公室訪問聯合財富情報組
Visit to the JFIU by Anti-Money Laundering Office of Thailand

第四季 4th Quarter

國際刑警秘書處反貪污和金融罪行分局訪問聯合財富情報組
Visit to the JFIU by the Anti-Corruption & Financial Crime Sub-directorate, INTERPOL General Secretariat

在法國巴黎出席特別組織全體會議及工作小組會議
Attendance at the FATF Plenary and Working Group Meetings in Paris, France

在南韓首爾出席追討資產跨機構網絡亞太國家周年大會
Attendance at the Asset Recovery Interagency Network - Asia Pacific Annual General Meeting in Seoul, the Republic of Korea

澳洲交易報告分析中心訪問聯合財富情報組
Visit to the JFIU by Australian Transaction Reports and Analysis Centre

在沙特阿拉伯吉達出席中東及北非防制洗錢組織及亞太反洗錢組織合辦類型學及培訓工作坊
Attendance at the Joint Middle East and North Africa Financial Action Task Force (MENAFATF) and APG Typologies and Capacity Building Workshop in Jeddah, Saudi Arabia

在香港出席世界銀行舉辦的香港洗錢及恐怖分子籌資風險評估工作坊
Attendance at the World Bank's Money Laundering/ Terrorist Financing Risk Assessment of Hong Kong Workshop in Hong Kong

GLOSSARY

常用詞彙

(A-F)

Abbreviations 簡稱	English	中文
AML	Anti-Money Laundering	打擊清洗黑錢
AMLO	Anti-Money Laundering and Counter-Terrorist Financing (Financial Institutions) Ordinance (Cap. 615 of the Laws of Hong Kong)	《打擊洗錢及恐怖分子資金籌集 (金融機構) 條例》(香港法例第615章)
APG 「亞太反洗錢組織」	Asia/Pacific Group on Money Laundering (www.apgml.org)	亞洲／太平洋反清洗黑錢組織
CFT	Combating the Financing of Terrorism	反恐籌資
C&ED	Customs and Excise Department	香港海關
DNFBPs	Designated Non-Financial Businesses and Professions	指定的非金融企業及行業
DTROPO	Drug Trafficking (Recovery of Proceeds) Ordinance (Cap. 405 of the Laws of Hong Kong)	《販毒(追討得益) 條例》(香港法例第405章)
Egmont Group	The Egmont Group of Financial Intelligence Units (www.egmontgroup.org)	埃格蒙特組織
FATF 「特別組織」	Financial Action Task Force on Money Laundering (www.fatf-gafi.org)	打擊清洗黑錢財務行動特別組織
FIs	Financial Institutions	金融機構
FID NB	Financial Investigation Division, Narcotics Bureau	毒品調查科財富調查組
FIU	Financial Intelligence Unit	財富情報單位
FSTB	Financial Services and the Treasury Bureau	財經事務及庫務局

(H-Z)

Abbreviations 簡稱	English	中文
HKPF	Hong Kong Police Force	香港警務處
ICAC	Independent Commission Against Corruption	廉政公署
ImmD	Immigration Department	入境事務處
JFIU	Joint Financial Intelligence Unit (The Financial Intelligence Unit of Hong Kong)	聯合財富情報組 (香港的財富情報單位)
LEA	Law Enforcement Agency	執法機關
ME	Mutual Evaluation	相互評核
MOU	Memorandum of Understanding	諒解備忘錄
ND, SB	Narcotics Division, Security Bureau	保安局禁毒處
OSCO	Organized and Serious Crimes Ordinance (Cap. 455 of the Laws of Hong Kong)	《有組織及嚴重罪行條例》(香港法例第455章)
RAU 「風險評估小組」	Money Laundering and Terrorist Financing Risk Assessment Unit	洗錢及恐怖分子資金籌集風險評估小組
STR	Suspicious Transaction Report	可疑交易報告
STREAMS	Suspicious Transaction Report and Management System	可疑交易報告管理系統
UNATMO	United Nations (Anti-Terrorism Measures) Ordinance (Cap. 575 of the Laws of Hong Kong)	《聯合國 (反恐怖主義措施) 條例》(香港法例第575章)

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