

# 2022

## 聯合財富情報組年報

Joint Financial Intelligence Unit Annual Report

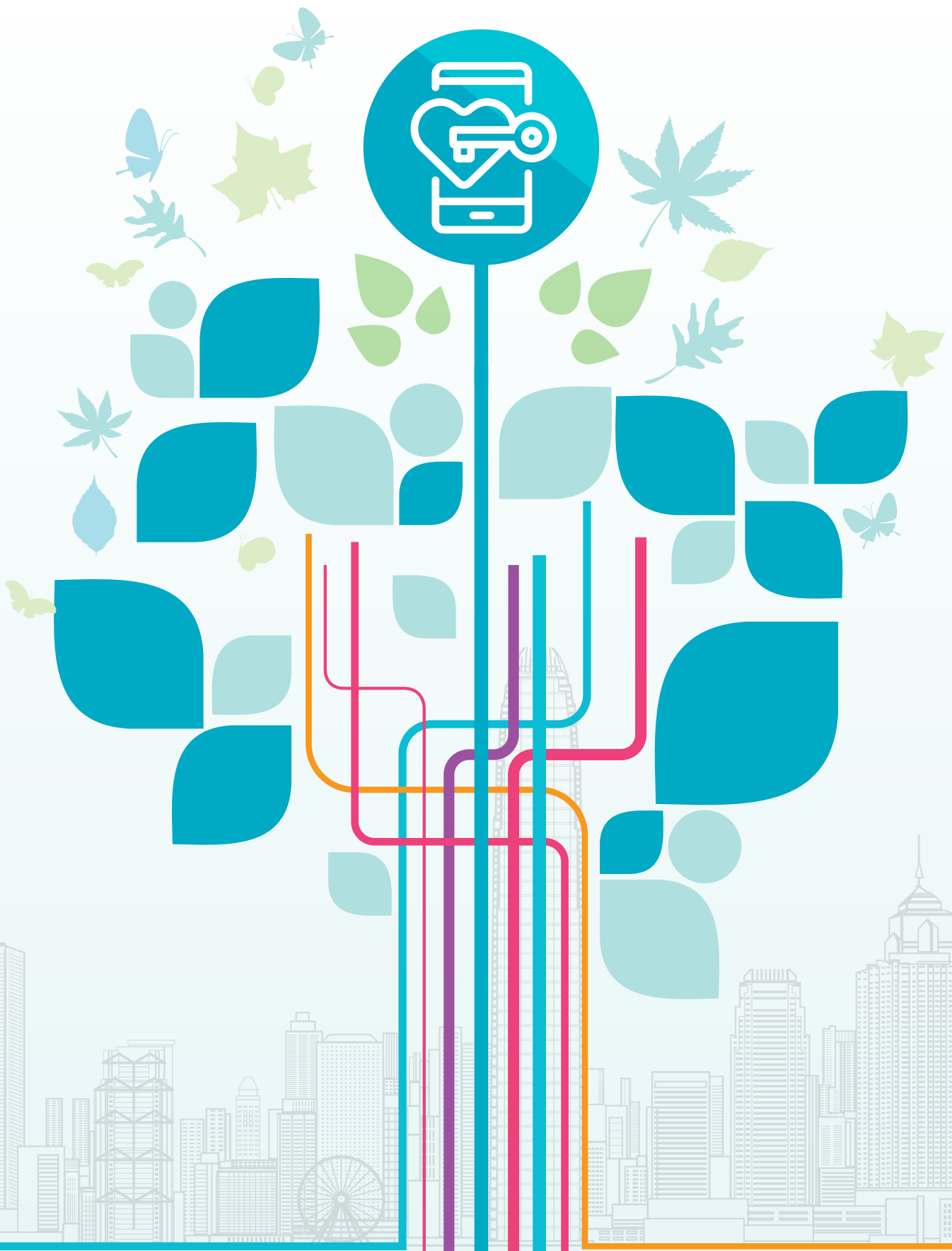


Financial Intelligence and Investigation Bureau  
財富情報及調查科

**Uncommon Minds with Common Goal  
Trace the Untraceable**

**睿智同心 追跡尋真**





# 抱負及使命

# Vision and Mission

## 抱負

保持聯合財富情報組為亞太區內其中一個領先的財富情報單位

## 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資金籌集等非法活動的影響。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資金籌集的意識

## Vision

That the Joint Financial Intelligence Unit remains one of the leading Financial Intelligence Units in the Asia/Pacific Region

## Mission

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

- Juxtaposing the Joint Financial Intelligence Unit's professional standards with relevant international standards
- Fostering and strengthening cooperation with local and international agencies in the exchange of financial intelligence
- Intelligently analysing suspicious transaction reports received and making disseminations as appropriate
- Upgrading relevant sectors' awareness and understanding of money laundering and terrorist financing issues



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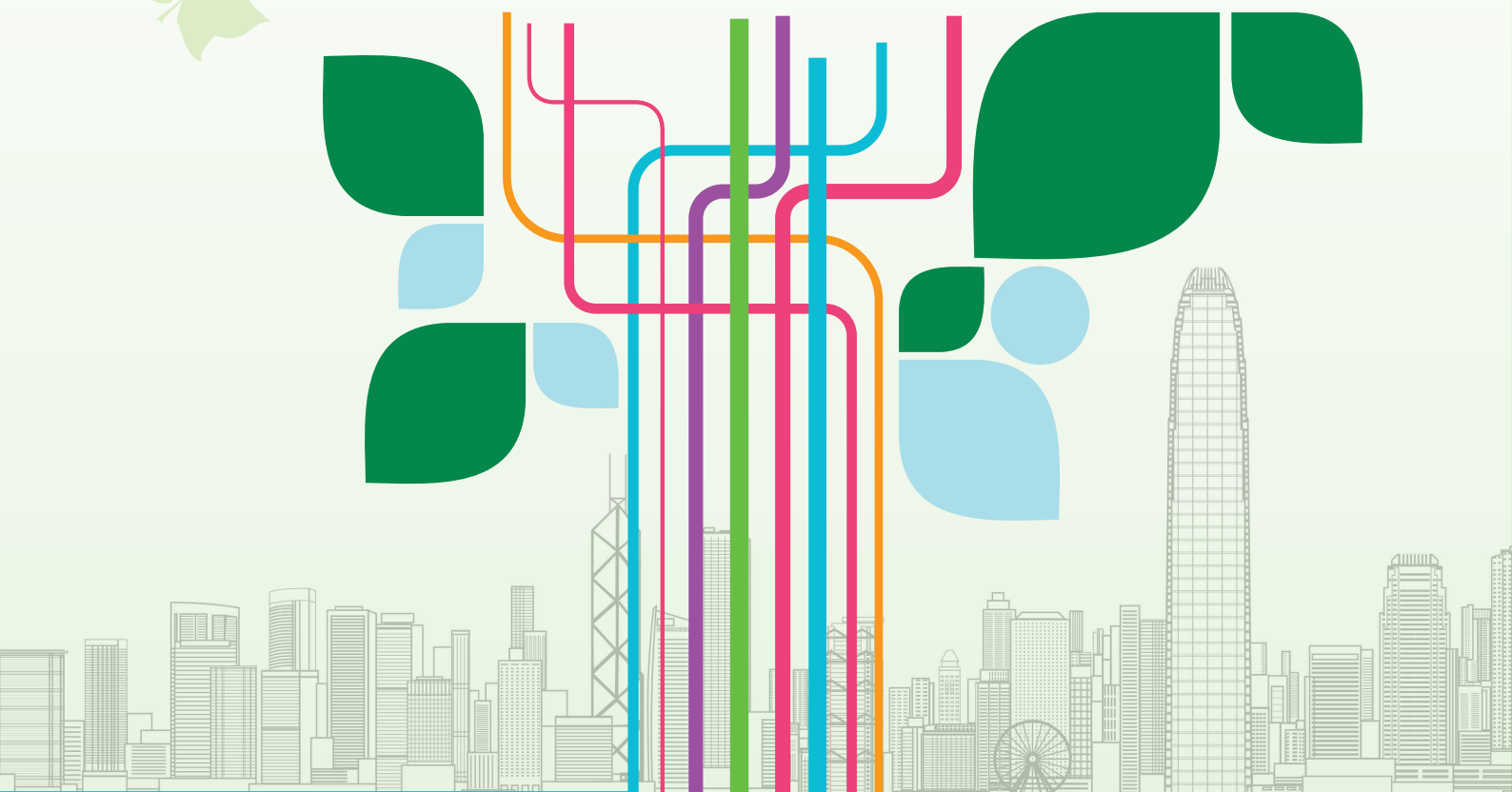


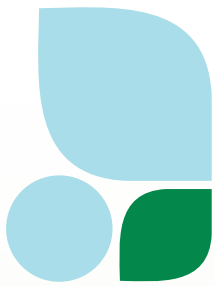
Chapter 1

# 聯合財富情報組 主管序言

Message from

## The Head of JFIU





# 乘風破浪 穩步前航

## Sail fast in the ever-changing environment



我很高興向大家發表聯合財富情報組年報2022。這一年，我們在打擊洗錢及恐怖分子資金籌集的路上，經歷了一趟瞬息萬變，並充滿機遇和挑戰的旅程。

在2019冠狀病毒病影響下，消費者行為日益數碼化，令罪案環境不斷變化。2022年，香港與詐騙相關的金融罪案（例如網上購物騙案、電郵騙案、社交媒體/電話騙案）數字及整體罪案比率<sup>1</sup>均錄得歷史新高。新科技雖然帶來嶄新的商業機會，但亦為罪犯提供了一個既新穎又便利，且無地域界限的平台清洗犯罪得益。我們留意到相關洗錢活動急增，不法分子的犯罪模式亦有所轉變。2022年，聯合財富情報組接獲的可疑交易報告數目較2021年急增20%；而涉及多個實體、更複雜的網絡以及跨國元素的可疑交易報告數目持續增加。

本組時刻保持警惕，隨時面對挑戰，並繼續加強能力，以期更切合持份者的需求。可疑交易報告評估小隊日以繼夜地蒐集、分析及發布財富情報，協助香港警務處及其他執法機關的調查人員打擊洗錢及恐怖分子資金籌集活動。2022年，可疑交易報告發布比率創下48.5%的歷史新高。

It is my pleasure to present to you the Joint Financial Intelligence Unit (“JFIU”) Annual Report 2022. We experienced a volatile anti-money laundering / countering financing of terrorism (“AML/CFT”) voyage in 2022 where opportunities and challenges intertwined.

Digitising consumer behaviour, greatly catalysed by the COVID-19, continued to lead to the evolvement of our crime landscape – in 2022, Hong Kong fraud-related financial crimes (such as e-shopping fraud, email scam, social media / telephone deception) reached record high in terms of number and percentage of overall crime<sup>1</sup>. New technologies unearthed novel business opportunities, but on the other hand provided new, convenient and ‘borderless’ avenues for criminals to launder crime proceeds. Consequentially, associated money laundering (“ML”) activities had been aggravated and shift in their modus operandi was observed. In 2022, number of suspicious transaction reports (“STRs”) received by the JFIU jumped by 20% compared with 2021; and STRs involving multiple entities and more complex networks with transnational elements continued to increase.

We responded to the challenges by staying vigilant and continued to enhance our capabilities for better serving the needs of our stakeholders. Our STR assessment teams worked tirelessly to gather, analyse and disseminate financial intelligence to support investigators in the Hong Kong Police Force (“HKPF”) and other law enforcement agencies (“LEAs”) in their efforts to combat ML and terrorist financing (“TF”) activities. In 2022, the dissemination rate of STR reached a record high of 48.5%.

1. 2022年，詐騙案件佔超過香港整體罪案數字的39.86%。常見的詐騙案件包括網上購物騙案、求職騙案、投資騙案、撥交騙案及網上情緣騙案。

1. In 2022, fraud / deception takes up over 39.86% of all crimes reported in Hong Kong. Common types of fraud / deception included online shopping scam, employment fraud, investment fraud, compensated dating scam and romance scam.



面對迅速變化的金融環境，全面提升相關能力刻不容緩。鑑於金融罪行、科技罪行，以及洗錢及恐怖分子資金籌集活動之間的關係密不可分，我們推行措施，加強與香港警務處相關專責單位、其他執法機關及監管機構的策略和行動協作。調查不同科技罪案所需的財富調查元素和技巧亦因此成為前線調查小組訓練不可或缺的部分。我們亦為外界持份者舉辦打擊洗錢及恐怖分子資金籌集專題培訓和工作坊，以提高業界對最新金融罪行趨勢和洗錢手法的意識，並加強偵查和預防洗錢及恐怖分子資金籌集活動。

洗錢及恐怖分子資金籌集多涉及跨國性質，聯合財富情報組認同有效的國際合作對打擊相關罪行至關重要。我們一直與內地、澳門特別行政區及世界各地其他司法管轄區的財富情報單位保持緊密聯繫。透過積極參與國際組織(包括財務行動特別組織(特別組織)、亞洲/太平洋反清洗黑錢組織(亞太反洗錢組織)、埃格蒙特組織及國際刑警組織)，並派員親身出席有關活動，我們致力與相關單位建立更緊密的關係。

展望將來，聯合財富情報組會全力確保組內的系統和人員皆準備就緒，應對未來的挑戰。

在財富情報及調查科的推動下，自願兼任職務隊「洗黑錢專家」於2022年年底成立。職務隊從警隊及其他執法機關挑選具備相關經驗、學歷及專業資格的人員，培訓成為專家證人，支援前線調查隊伍，進行財富調查，並在法庭上提供資金流及類型學證供。我們深信「洗黑錢專家」將令財富調查工作更有效率和更加聚焦。

As the landscape was undergoing rapid changes, the need for all-round and agile capacity building has become more imminent. Noticing the inextricable nature of financial crime, technology crime and ML/TF activities, we undertook initiatives to strengthen the strategic and operational collaboration with specialised formations in HKPF, other LEAs and regulatory authorities. Financial investigation elements and skills of investigating different technology crimes have become essential components of our training for frontline investigation teams. Topical AML/CFT training and workshops for external stakeholders were organised with a view to promoting industry-wide awareness of the latest financial crime trend, ML/TF typologies, and strengthening detection and prevention of ML/TF activities.

The JFIU recognises that effective international cooperation is essential to combat ML/TF activities given their usually transnational nature. We have been maintaining close liaison with financial intelligence units ("FIUs") of the Mainland, Macao Special Administrative Region and other jurisdictions worldwide. Through active involvement and resumption of physical presence in international bodies including the Financial Action Task Force ("FATF"), the Asia Pacific Group on Money Laundering ("APG"), the Egmont Group of FIUs ("Egmont Group") and the INTERPOL, we are committed to fostering closer relationship with our counterparts.

Looking ahead, the JFIU is determined to ensure our systems and people are fully equipped for the upcoming challenges.

Initiated by the Financial Intelligence and Investigation Bureau ("FIIB"), a Money Laundering Expert Cadre ("MLEC") was formed in late 2022. Officers from HKPF and other LEAs with relevant experience, academic and professional qualifications were selected and trained to be expert witnesses to assist frontline investigation teams in financial investigation and give expert evidence on financial fund flow and typologies in court. We believe the set-up of the MLEC would assist us in conducting financial investigation more efficiently and in a more focused manner.



我們會繼續為本組人員及海外和本地同業尋找培訓機會，盡力提升人員的專業資格。隨着各地恢復免檢疫跨境旅遊，我們預期可藉此機會加強與國際夥伴的溝通，以交流有用的經驗及最佳做法，以及探討進行聯合行動的可能。

本組開發的大型資訊科技項目「財務數據分析平台」進度良好。該平台旨在透過採用大數據分析、機器學習和人工智能等先進科技，加強我們蒐集、處理、分析和利用財富情報的能力。身處這個人人尋求突破的科技世代，我們亦不容鬆懈。正如這篇章的主題，聯合財富情報組人員會堅定維護香港金融體系的健全，並時刻快速應對瞬息萬變的環境。

最後，我要藉此機會衷心感謝所有持份者的鼎力支持，以及聯合財富情報組同事的努力不懈，讓我們一同繼續說好聯合財富情報組故事，說好香港故事。

香港聯合財富情報組主管  
**梁靄琳警司**

We would continue to identify training opportunities for officers as well as our global and domestic counterparts. We would spare no effort to enhance the professional qualifications of our officers. With the resumption of quarantine-free travel, we envisage enormous opportunities to intensify communications with our international counterparts, so that useful experience and best practices could be exchanged and chances of joint-operations could be explored.

Development of the Financial Data Analytic Platform (“FDAP”), a large-scale IT project aiming to strengthen our financial intelligence gathering, processing, analysis and utilisation capabilities by leveraging on advanced technologies such as big data analytics, machine learning and artificial intelligence is in good progress. In this technological era where breakthroughs have become norms, there is no room for us to be complacent. As per the theme of this passage, JFIU officers would stand fast in safeguarding the financial integrity of Hong Kong, and react fast in face of the rapidly-evolving environment.

Finally, I would like to take this opportunity to thank all stakeholders who have supported us in our efforts and to acknowledge the hard work and dedication of my JFIU teammates. Together let us continue to tell the good story of the JFIU and Hong Kong.

**Carmen LEUNG**  
Superintendent of Police  
HEAD of JFIU, Hong Kong



Chapter 2

# 關於聯合財富情報組

About JFIU





## 本組角色

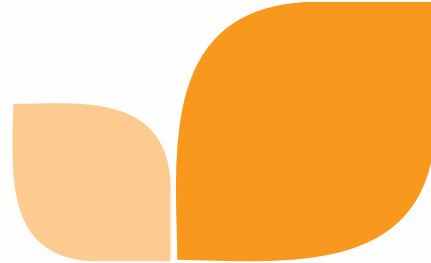
聯合財富情報組由香港警務處及香港海關人員組成。本組屬執法型財富情報單位，而非調查單位。本組是負責管理本港可疑交易舉報機制的唯一機構，並與世界各地的財富情報單位及執法機關交換財富情報。

本組與不同機構通力合作，憑藉其情報分析能力和觀點，為本港的打擊洗錢及恐怖分子資金籌集制度出一分力。我們的合作伙伴，包括政府決策局及部門、金融監管機構及其他專業團體、執法機關及財富情報單位，以及金融機構及指定非金融企業及行業。

## 本組職責

本組因應內在及外在風險的持續性評估，履行廣泛職務，銳意打擊和防範洗錢、相關的上游罪行及恐怖分子資金籌集。有關職務列舉如下：

- 就可疑交易報告進行行動分析及發布相關報告
- 與世界各地交換財富情報及資訊
- 就財富情報及其他資訊進行策略分析
- 運作可疑交易報告管理系統 (STREAMS)
- 為防止繼續處理可疑財產的臨時措施提供支援



## Our Role

The JFIU is jointly run by staff members of HKPF and the Hong Kong Customs and Excise Department (“C&ED”). It is a law-enforcement-type FIU but not an investigative unit. Apart from being the sole agency to manage the suspicious transaction reporting regime for Hong Kong, it also engages in financial intelligence exchange with FIUs and LEAs worldwide.

Distinctive in its intelligence analysis capabilities and perspectives, the JFIU contributes to the AML/CFT regime through close inter-agency collaboration with policy bureaux and government departments, financial regulators and other professional bodies, LEAs and FIUs, financial institutions (“FIs”) and designated non-financial businesses and professions (“DNFBPs”).

## Our Charter

The JFIU performs diverse responsibilities to combat and deter ML, associated predicate offences and TF in view of the ongoing internal and external risk assessment. Its duties include:

- operational analysis and dissemination of STRs
- global exchange of financial intelligence and information
- strategic analysis of financial intelligence and other information
- operation of the Suspicious Transaction Report and Management System (“STREAMS”)
- support on provisional measures to prevent further dealing of suspicious property

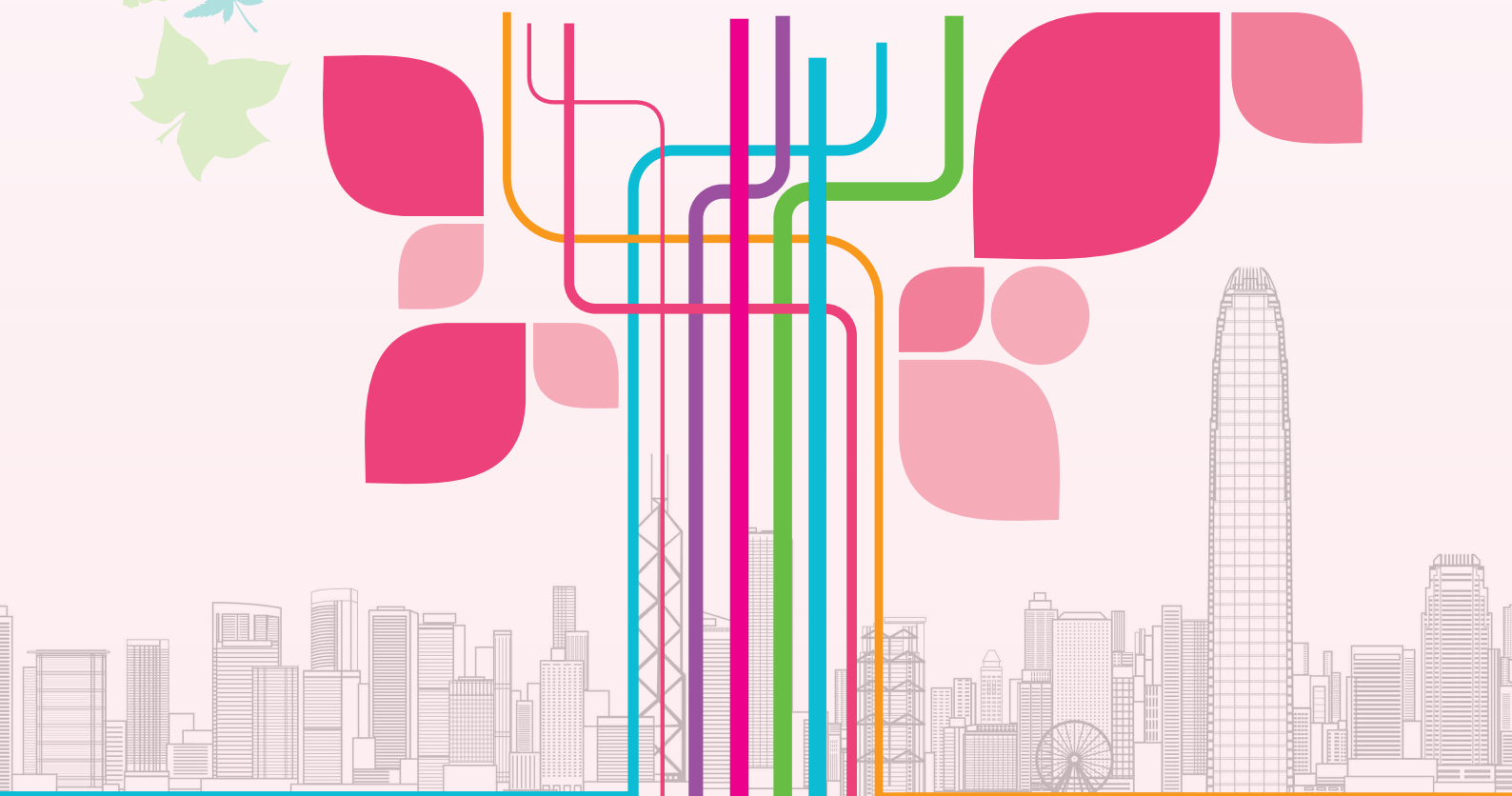




Chapter 3

# Money 洗黑錢專家

## Laundry Expert Cadre





## 洗黑錢專家

新自願兼任職務隊「洗黑錢專家」於2022年10月1日在香港警務處之下成立，旨在提供專家協助，以提高前線刑偵人員進行財富調查的效率，並加強警隊打擊洗黑錢的意識和專業能力。

## Money Laundering Expert Cadre

The Money Laundering Expert Cadre ("MLEC"), a new voluntary secondary duty cadre, was established under HKPF on 1<sup>st</sup> October 2022. The MLEC aims to provide a pool of experts in rendering assistance to frontline detective officers in conducting financial investigation more efficiently, as well as to enhance the overall awareness of and professionalism in combatting ML within HKPF.

### 「洗黑錢專家」四個成立目的 The Four Objectives of MLEC



提升香港警務處打擊  
洗黑錢的專業水平和能力  
Strengthening HKPF's professionalism and  
capability in combatting ML activities



支援前線人員進行財富調查  
Supporting the frontline in financial investigation



出庭提供專家證供  
Giving expert evidence in court

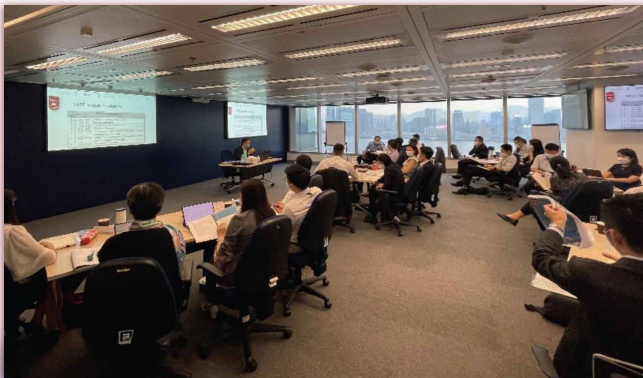


就洗黑錢案件申請加重刑罰  
Assisting in applying for enhanced sentencing  
in ML cases



「洗黑錢專家」的首屆課程於2022年9月19日至30日舉辦，有25名具備相關經驗、學歷及專業資格的警務人員及5名香港海關及廉政公署的客席學員出席。「洗黑錢專家」課程涵蓋廣泛的專業知識，包括香港打擊洗錢及恐怖分子資金籌集的政策、財務行動特別組織的建議和洗黑錢類型報告、法證會計的概念和技能，以及香港不同行業的監管法規。課程邀請了律政司、保安局、香港金融管理局、證券及期貨事務監察委員會、保險業監管局、銀行業界及執法機關的高級管理人員擔任講師。有關課程配合模擬練習，能大幅提升學員調查洗黑錢的技巧和專業知識的應用，以及出庭擔任專家證人的公信力。

The first MLEC Course was held between 19<sup>th</sup> and 30<sup>th</sup> September 2022, attended by twenty-five HKPF officers with relevant experience, academic and professional qualifications, and five guest trainees from the C&ED and the Independent Commission Against Corruption (“ICAC”). The MLEC Course covered a wide range of professional knowledge, including AML/CFT policies in Hong Kong, recommendations of the FATF and ML typologies, concepts and skillsets in forensic accounting and regulations in different sectors in Hong Kong. Senior management from the Department of Justice, Security Bureau, Hong Kong Monetary Authority, Securities and Futures Commission, Insurance Authority, the banking sector and LEAs were invited to be lecturers of the Course. Together with simulation exercises, trainees’ skills and application of professional knowledge on ML investigation and their qualities of an expert witness-to-be at court were largely enhanced.



學員出席由不同界別專家主講的講座。  
Trainees attended lectures given by experts from various fields.



警務處處長蕭澤頤先生與「洗黑錢專家」課程的學員見面及進行交流。  
Mr. SIU Chak-ye, Commissioner of Police, met with trainees of MLEC Course to exchange views.



「洗黑錢專家」就職典禮於2022年10月7日舉行。  
Inauguration Ceremony of MLEC was held on 7<sup>th</sup> October 2022.

「洗黑錢專家」就職典禮於2022年10月7日舉行，刑事及保安處處長葉雲龍及警務處助理處長（刑事）鍾詠敏擔任主禮嘉賓。財富情報及調查科總警司林敏嫻及財富情報及調查科財富調查組警司鄒祥有分別獲委任為「洗黑錢專家」主管及副主管，而25名成功通過訓練考核的警隊學員則獲委任為職務隊成員。新任主管於典禮上衷心感謝各界的緊密支持及合作，以保障香港的金融體系及維護香港作為國際金融中心的聲譽，並重申反洗黑錢社群必須團結，共同面對新興科技帶來的挑戰。

Inauguration ceremony of MLEC was held on 7<sup>th</sup> October 2022 with Director of Crime and Security Mr. YIP Wan-lung and Assistant Commissioner of Police (Crime) Ms. CHUNG Wing-man as officiating guests. Chief Superintendent of Police of FIIB Ms. LAM Man-han and Superintendent of Police of the Financial Investigation Division of FIIB Mr. CHOW Cheung-yau were appointed as the Officer-In-Charge and the Deputy Officer-In-Charge of the MLEC respectively, while the twenty-five police trainees who successfully passed the end-of-training assessment were appointed as cadre members. At the ceremony, the newly-appointed Officer-In-Charge expressed deep gratitude to various stakeholders for their support and cooperation in safeguarding Hong Kong's financial system and maintaining Hong Kong's status as a global financial hub, and reiterated the necessity of uniting the AML community in facing up to the challenges brought by new technology.





金融和非金融行業的發展及變化日新月異，財富情報及調查科將繼續增進「洗黑錢專家」成員在洗黑錢範疇上的專業知識和技能。為掌握最新的工具及技術，以便處理更複雜的金融罪行，職務隊成員須接受額外訓練，獲取國際認可的反洗錢專業資格。此外，「洗黑錢專家」亦為職務隊成員提供其他本地訓練，深入了解洗黑錢情況的最新發展。

Given the changing dynamic in the financial and non-financial sectors, the FIUB continues to uphold MLEC members' professional knowledge and skills in the AML arena. In order to be equipped with the most up-to-date tools and techniques for tackling more complex financial crimes, cadre members received extra trainings and have obtained internationally recognised professional AML qualifications. Local trainings were also provided for cadre members to better their knowledge on evolving ML landscape.



刑事檢控專員楊美琪(前排中)· 刑事及保安處處長葉雲龍(前排左四)及  
警務處助理處長(刑事)鍾詠敏(前排右四)

於2022年10月7日的就職典禮上與「洗黑錢專家」課程的客席講者合照。

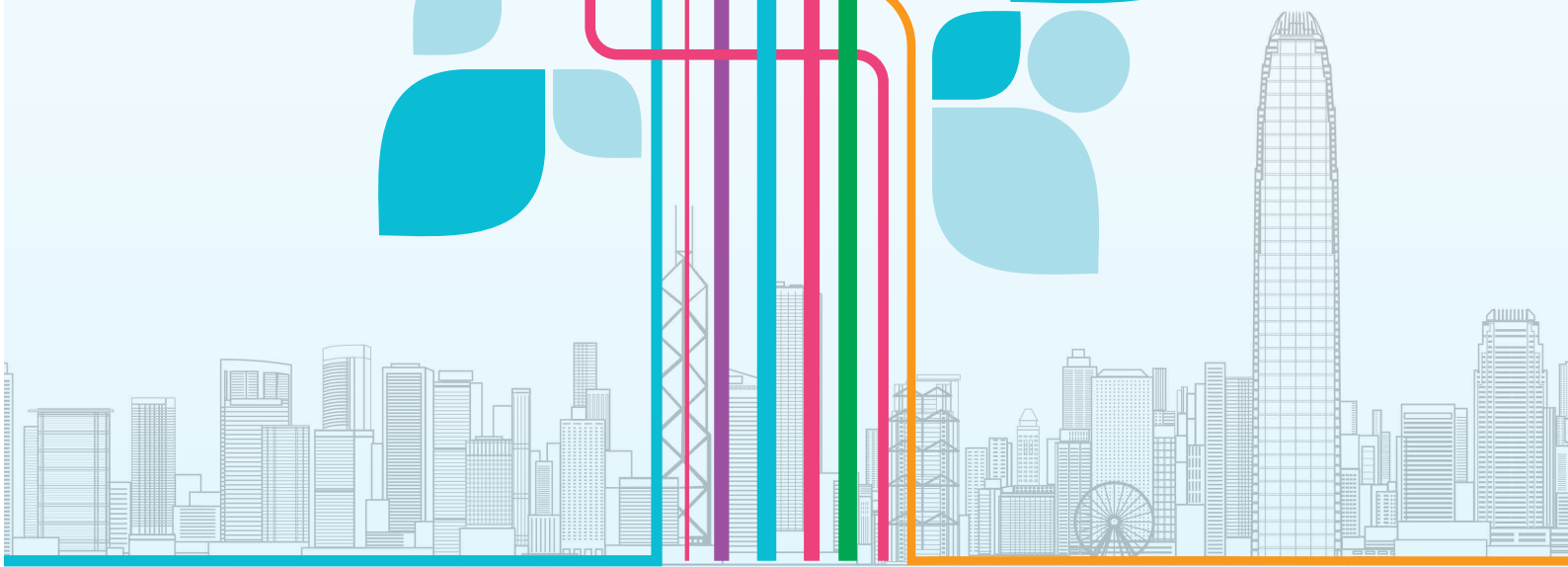
Director of Public Prosecutions, Ms. YANG Mei Kei (centre, front row), Director of Crime and Security, Mr. YIP Wan-lung (fourth left, front row) and Assistant Commissioner of Police (Crime), Ms. CHUNG Wing-man (fourth right, front row) in a group photo with guest lecturers of MLEC Course at the Inauguration Ceremony on 7<sup>th</sup> October 2022.



Chapter 4

# 聯合財富情報組的工作成果概覽

## JFIU Highlights





## 2022年聯合財富情報組的主要工作成果概覽 JFIU Achievement Highlights in 2022

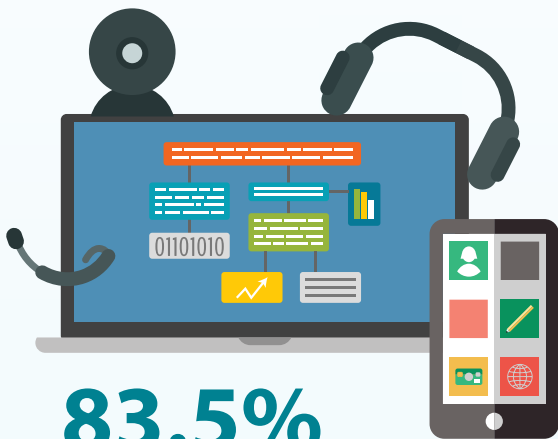


**68,538** 宗  
Cases  
接獲可疑交易報告總數  
Total number of STRs received



**81.0%**

由銀行業（包括虛擬銀行）提交的可疑交易報告  
STRs filed by banking sectors (including virtual banks)



**83.5%**

經電子方式提交的可疑交易報告  
STRs filed via e-submission



**33,218** 宗  
Cases

發布的可疑交易報告總數  
Total number of STRs disseminated





**48.5%**的可疑交易報告被發布  
其中**92.2%**發布至香港警務處

**48.5%** of the STRs were disseminated  
Of those, **92.2%** were referred to the HKPF



**15** 份諒解備忘錄或協議  
MoUs

截至2022年，聯合財富情報組與海外  
財富情報單位 / 執法機構共簽訂了15份  
諒解備忘錄或協議

As at 2022, JFIU has signed 15 MoUs or  
agreements with overseas FIUs/LEAs



**2,057** 次  
Exchanges

聯合財富情報組與世界各地財富情報單位  
交換財富情報

Exchanges of financial intelligence between  
the JFIU & FIUs worldwide



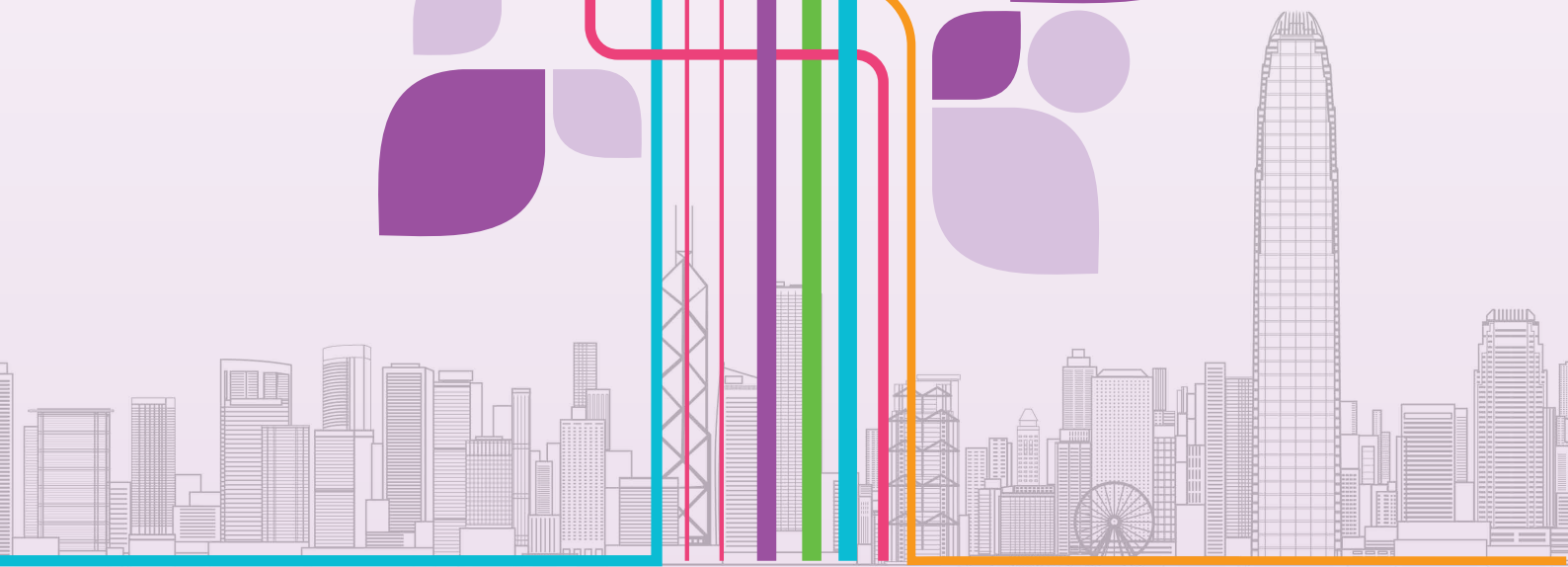
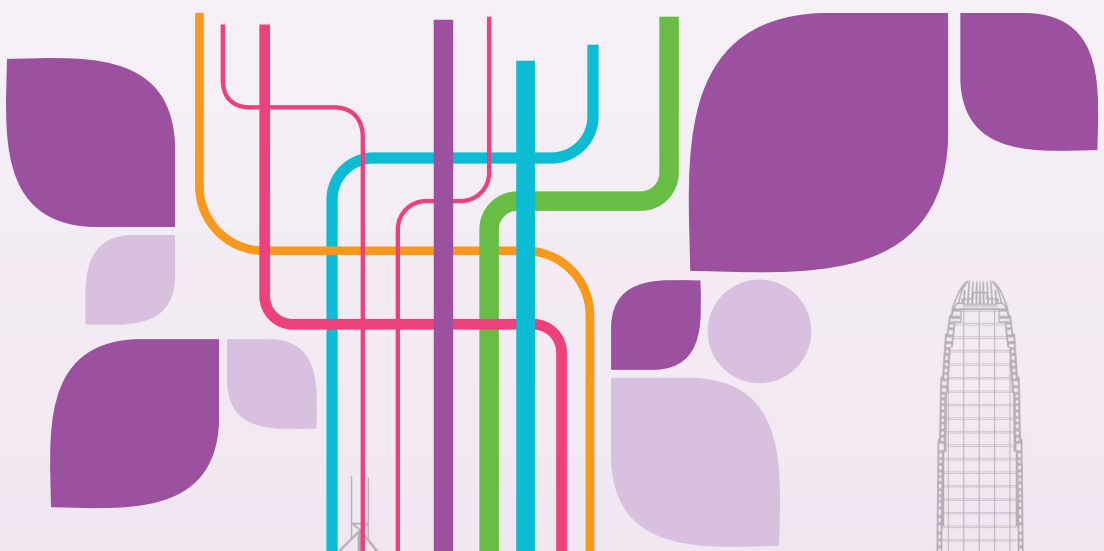
**30** 場講座  
Seminars

舉辦打擊洗錢及恐怖分子資金籌集講座  
向不同業界傳達舉報可疑交易的資訊  
AML/CFT seminars to convey key messages  
of suspicious transaction reporting were  
delivered to different sectors

Chapter 5

# 可疑交易報告

Suspicious Transaction Report





## 舉報可疑交易的法律依據

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(1)條，以及《聯合國（反恐怖主義措施）條例》（第575章）第12(1)條，凡任何人知道或懷疑任何財產是(a)全部或部分、直接或間接代表任何人從販毒或可公訴罪行的得益；或(b)曾在與販毒或可公訴罪行有關的情況下使用；或(c)擬在與販毒或可公訴罪行有關的情況下使用；或凡任何人知悉或懷疑任何財產是恐怖分子財產，該人須在合理範圍內盡快將該知悉或懷疑向獲授權人（即聯合財富情報組人員）披露（即以提交可疑交易報告的方式披露）。

在接獲可疑交易報告後，聯合財富情報組會根據以風險為本的機制，審視每宗報告的可疑程度、嚴重程度及風險程度，並進行情報分析。除了向呈報機構作出回應外，本組亦會向執法機關的調查單位或其他機構提供及/或發布重要情報，以助阻截洗錢及恐怖分子資金籌集活動及協助調查。此外，本組並會與打擊洗錢及恐怖分子資金籌集相關的持份者保持聯繫，讓他們了解最新的可疑交易指標及新興個案類型。

## 接收可疑交易報告

聯合財富情報組於2022年共接獲68,538宗可疑交易報告，與上年度比較，上升20.4%（即增加11,625宗報告）。金融機構提交的報告數目佔接近全年總數的97.8%，其中銀行業為過去幾年主要的報告來源。隨着近年金融科技業逐漸發展，與虛擬資產及加密貨幣相關的可疑交易報告數量大幅增加。此外，放債人提交的報告數目亦較去年增加七倍。

## Legal Basis for Suspicious Transaction Report

Pursuant to sections 25A(1) of the Drug Trafficking (Recovery of Proceeds) Ordinance (DTROP, Cap. 405) and the Organized and Serious Crimes Ordinance (OSCO, Cap. 455), as well as section 12(1) of the United Nations (Anti-Terrorism Measures) Ordinance (UNATMO, Cap. 575), where a person knows or suspects that any property (a) in whole or in part directly or indirectly represents any person's proceeds of; or (b) was used in connection with; or (c) is intended to be used in connection with drug trafficking or an indictable offence; or where a person knows or suspects that any property is terrorist property, the person shall as soon as it is reasonable for him/her to do so disclose that knowledge or suspicion (i.e. by way of STR) to an authorised officer (i.e. JFIU officer).

On receipt of each STR, the JFIU will examine and conduct intelligence analysis in accordance with its risk-based assessment mechanism, examining aspects of the report, including its degree of suspicion, severity and level of risk. Apart from providing feedback to respective reporting entities, valuable intelligence from STRs is developed and/or disseminated to investigative units of LEAs or other agencies, enabling them to intervene and disrupt ML/TF activities and assisting in investigations. The JFIU also endeavours to keep relevant AML/CFT stakeholders abreast of the recent suspicious indicators and emerging case typologies.

## Receipt of STRs

The JFIU received a total of 68,538 STRs in the year of 2022 and a 20.4% increase in number (11,625 STRs) is noted as compared with the previous year. Financial institutions accounted for nearly 97.8% of the annual total STR submissions, with the banking sector being the dominant contributor in the past few years. There was a significant increase in number of STRs relating to virtual assets and cryptocurrencies, owing to the involvement of the sector in recent years. Besides, there was a seven-fold increase in submissions filed by money lenders compared to last year.



行業 Sector	2018	2019	2020	2021	2022
<b>金融機構 Financial Institutions (FIs)</b>					
銀行(包括虛擬銀行) Banks (including virtual banks)	68,146 (92.23%)	44,689 (86.63%)	48,525 (84.94%)	45,893 (80.64%)	55,508 (80.99%)
保險公司 Insurance Companies	1,236 (1.67%)	1,335 (2.59%)	1,179 (2.06%)	1,207 (2.12%)	921 (1.34%)
放債人 Money Lenders	39 (0.05%)	34 (0.07%)	17 (0.03%)	54 (0.09%)	451 (0.66%)
證券公司 Securities Firms	1,337 (1.81%)	735 (1.42%)	694 (1.21%)	678 (1.19%)	622 (0.91%)
儲值支付工具 Stored Value Facilities	529 (0.72%)	1,321 (2.56%)	2,512 (4.40%)	5,032 (8.84%)	6,904 (10.07%)
金錢服務經營者 Money Service Operators	1,219 (1.65%)	1,474 (2.86%)	2,033 (3.56%)	2,351 (4.13%)	2,623 (3.83%)
虛擬資產交易平台 Virtual Asset Service Providers <sup>2</sup>	/	/	/	16 (0.03%)	0 (0.00%)
<b>金融機構提交的報告總數 Total Number of STRs Filed by FIs (佔報告總數比率) (% of all STRs Received)</b>	<b>72,506 (98.13%)</b>	<b>49,588 (96.12%)</b>	<b>54,960 (96.20%)</b>	<b>55,231 (97.04%)</b>	<b>67,029 (97.80%)</b>
<b>指定非金融企業及行業 Designated Non-Financial Businesses and Professions (DNFBPs)</b>					
地產代理 Estate Agencies	47 (0.06%)	74 (0.14%)	93 (0.16%)	92 (0.16%)	113 (0.16%)
貴重金屬及寶石交易商 Dealers in Precious Metals & Stones	70 (0.09%)	20 (0.04%)	25 (0.04%)	10 (0.02%)	6 (0.01%)
法律專業人士 Legal Professionals	416 (0.56%)	810 (1.57%)	807 (1.41%)	597 (1.05%)	681 (0.99%)
會計專業人士 Accounting Professionals	22 (0.03%)	18 (0.03%)	16 (0.03%)	9 (0.02%)	13 (0.02%)
信託及公司服務提供者 Trust & Company Services Providers	81 (0.11%)	91 (0.18%)	104 (0.18%)	162 (0.28%)	190 (0.28%)
<b>指定非金融企業及行業提交的報告總數 Number of STRs Filed by DNFBPs (佔報告總數比率) (% of all STRs Received)</b>	<b>636 (0.86%)</b>	<b>1,013 (1.96%)</b>	<b>1,045 (1.83%)</b>	<b>870 (1.53%)</b>	<b>1,003 (1.46%)</b>
<b>其他行業提交的報告宗數 Number of STRs Filed by Others (佔報告總數比率) (% of all STRs Received)</b>	<b>747 (1.01%)</b>	<b>987 (1.91%)</b>	<b>1,125 (1.97%)</b>	<b>812 (1.43%)</b>	<b>506 (0.74%)</b>
<b>接獲報告總數 Total Number of STRs Received</b>	<b>73,889</b>	<b>51,588</b>	<b>57,130</b>	<b>56,913</b>	<b>68,538</b>

2. 指根據《證券及期貨條例》(第571章)申請並獲發牌的虛擬資產交易平台營運者。其他未獲發牌的資產交易平台營運者被納入其他界別。

2. Denotes virtual asset trading platform operators which opted in and are formally licensed under the Securities and Futures Ordinance (Cap. 571) ("SFO"). Platform operators without licence were categorised in other sectors.



## 分析可疑交易報告

各行業提交的可疑交易報告是本組進行行動和策略分析的主要資料來源。本組採取以風險為本的方法評估每宗接獲的報告，並定期參考洗錢及恐怖分子資金籌集的最新發展和趨勢。本組亦會根據可疑交易報告所涉的潛在洗錢及恐怖分子資金籌集風險、情報價值，以及促成往後調查或採取其他跟進行動的可行性，全面分析經選定具潛質的報告，冀能拓展優質的財富情報成果。

## 發布可疑交易報告

本組透過發布可疑交易報告，向執法機關及監管機構提供有用的情報。在透徹分析每宗財務報告後，可取得有助後續調查的資料。經評估確定有用及/或可採取進一步行動的情報，會向相關機關及/或世界各地的財富情報單位發布。2022年，本組共接獲68,538宗可疑交易報告，其中獲發布的可疑交易報告有33,218宗，發布比率達48.5%，為歷年新高，主要發布到本地執法機關。除了發布可疑交易報告外，本組亦積極拓展情報，並因應香港洗錢及恐怖分子資金籌集的風險情況，將有關情報轉化成可採取進一步行動的成果。有關當局因此作出多次拘捕行動，瓦解活躍於香港及鄰近司法管轄區的多個跨境洗錢集團。

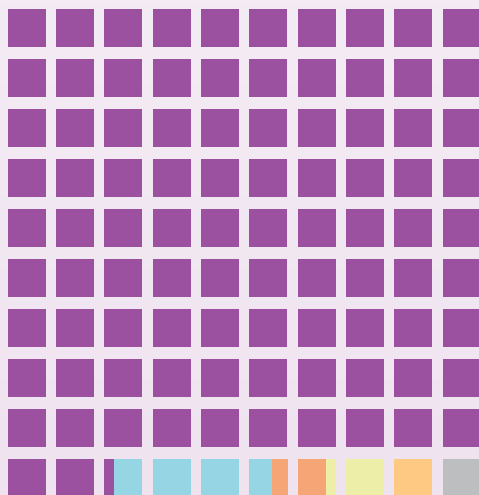
## Analysis of STRs

STRs received from various sectors are the major source of information for conducting operational and strategic analyses by the JFIU. Risk-based approach is adopted during the assessment of each and every STR received, with regular reference to the latest ML/TF landscape and typologies. After reviewing the level of inherent ML/TF risks, the value of intelligence, and the prospect for further investigation or other follow-up actions, a more holistic analysis may be conducted on selected STRs which have the potential to develop quality financial intelligence products.

## Dissemination of STRs

The JFIU aims to develop useful leads to LEAs and regulators via disseminating STRs of which information beneficial to subsequent investigation could be extracted after conducting thorough financial analyses. If the assessments deem the intelligence to be useful and/or actionable, the intelligence will be disseminated to the relevant agencies and/or FIUs worldwide. Out of the 68,538 STRs received in the year of 2022, 33,218 were disseminated which marked the highest dissemination rate of 48.5% throughout the years, majority of which was disseminated to local LEAs. Apart from STR dissemination, the JFIU also proactively developed intelligence and converted the same into actionable products in line with Hong Kong ML/TF risk situation. A number of arrest cases have been made as a result, which included the neutralisation of certain cross-boundary ML syndicates being active between Hong Kong and neighbouring jurisdictions.

	2018	2019	2020	2021	2022
<b>發布的可疑交易報告總數</b> Total Number of STR Disseminated	15,349	13,039	19,077	21,142	33,218
<b>可疑交易報告發布比率</b> STRs Dissemination Rate	20.8%	25.3%	33.4%	37.1%	48.5%



92.2%

香港警務處  
HKPF

3.4%

香港海關  
C&ED

1.3%

證券及期貨事務監察委員會  
SFC

1.3%

廉政公署  
ICAC

0.9%

世界各地的執法機關和財富情報單位  
Worldwide LEAs and FIUs

0.9%

其他機關  
Other Authorities





## 取閱可疑交易報告資料

本組將大量可疑交易報告資料備存在可疑交易報告管理系統 (STREAMS) 網絡平台。因應法定要求和資料保安措施，本港執法機關可向本組提出正式申請，要求索取在可疑交易報告管理系統的備存資料 (有關資料可涵蓋疑犯、可疑公司、可疑帳戶、交易及資金流向)。本港授權用戶 (包括香港警務處及香港海關人員) 亦可直接在可疑交易報告管理系統搜尋資料，以便適當運用財富情報，適時進行日常調查/情報拓展工作。

2018至2022年間，每年要求在可疑交易報告管理系統進行資料索取的次數在4,100次至5,100次之間，而直接在可疑交易報告管理系統進行搜尋的次數，在這幾年間則由171,302次上升至240,443次。數據反映各界對可疑交易報告管理系統資料的需求急增，因有關情報有助對洗錢、恐怖分子資金籌集活動及相關上游罪行採取執法行動。

## Access to STR Information

The JFIU has a wealth of STR information available on the web-based Suspicious Transaction Report and Management System ("STREAMS"). In line with the statutory requirements and information security safeguards, the JFIU welcomes local LEAs to make formal requests for STREAMS record checks for information (possibly covering suspects, suspected companies, suspicious accounts, transactions and fund flow). It also allows local authorised users (including the HKPF and C&ED officers) to conduct direct searches on STREAMS to facilitate the appropriate use of financial information for daily investigations / intelligence cultivation on a timely manner.

Between 2018 and 2022, the annual number of request for STREAMS record checks made to the JFIU varied between 4,100 and 5,100; whilst direct searches made on STREAMS increased from 171,302 to 240,443 over the years. The escalating demand for STR information, which is considered conducive to enforcement actions against ML/TF activities and associated predicate offences, is reflected in the statistics.

	2018	2019	2020	2021	2022
<b>在可疑交易報告管理系統索取資料的次數</b> Total Number of STREAMS Record Checks	4,796	5,062	4,876	4,103	5,095
<b>在可疑交易報告管理系統進行直接搜尋的次數</b> Total Number of Direct Searches on STREAMS	171,302	151,561	214,730	234,627	240,443



本組於2021年7月獲立法會撥款發展財務數據分析平台，利用最新科技打擊金融罪行，並加強本組的財富情報分析能力。財務數據分析平台將透過數據探勘、機器學習和人工智能等先進技術建立穩健的制度，有效並準確地收集、處理及分析從財富情報蒐集得來的數據，將有助本組進行調查、分析情報及發布資訊。財務數據分析平台的開發工作進度良好，本組正致力確保平台能如期分階段實施。

2021至2022年期間，本組亦與一所本地大專院校合作，研究利用自然語言處理技術，加強檢查和評估可疑交易報告。有關研究的結果理想，為財務數據分析平台採用自然語言處理技術奠下穩固的基礎。本組將繼續尋求機會與香港的大專院校 / 研發機構合作。

To harness the latest technology to combat financial crime and strengthen our financial intelligence analysis capability, JFIU secured funding from the Legislative Council in July 2021 for developing the Financial Data Analytic Platform (“FDAP”). The FDAP is poised to leverage advanced technologies such as data mining, machine learning and artificial intelligence to build a robust system that can efficiently and accurately collect, process and analyse the vast quantity of data generated from financial intelligence. The FDAP would substantially support our investigation, intelligence analytical work and information dissemination. The development of FDAP is in good progress and we are striving to secure its timely and phased implementation.

The JFIU also completed a collaborative research project with a local tertiary institution between 2021 and 2022 to explore the use of natural language processing (“NLP”) to enhance the screening and assessment of STRs. The research result is promising and forms a solid foundation for the application of NLP in the FDAP. We would continue to look for collaboration opportunities with tertiary / research and development institutions in Hong Kong.

	2018	2019	2020	2021	2022
<b>以電子方式處理的可疑交易報告比率 (涉及的可疑交易報告總數)</b> % of Electronic Processing of STRs (Total Number of STRs Involved)	91.44% (67,565)	87.62% (45,203)	88.40% (50,501)	84.55% (48,122)	83.47% (57,210)
<b>以人手方式處理的可疑交易報告比率</b> % of Manual Processing of STRs	8.56%	12.38%	11.60%	15.45%	16.53%





## 可疑交易報告質素意見回饋

可疑交易報告機制能否發揮效用，取決於不同呈報界別所提交可疑交易報告的整體質素。因此，本組會視乎需要，就可疑交易報告的質素及數量兩方面向監管機構、專業團體和呈報機構提供意見回饋。本組就可疑交易報告出版《可疑交易報告季度分析》（可於可疑交易報告管理系統限制區閱覽），藉以加強與私營界別的雙向溝通，同時提升私營界別對打擊洗錢及恐怖分子資金籌集的意識。金融機構和指定非金融企業及行業可從中獲取最新資訊，例如撰寫優質可疑交易報告的指引和建議格式、顯示呈報趨勢的統計數字、有關洗錢及恐怖分子資金籌集的最新案例和類型學研究，以及有關機構和企業及行業日常遵從打擊洗錢及恐怖分子資金籌集的規定和管制措施而採取的良好行事方法。

隨着香港金融科技的發展，尤其在2019冠狀病毒病疫情的影響下，政府、企業及個人持續增加使用線上系統及數碼科技。雖然遙距開戶、電子銀行服務、「轉數快」交易及儲值支付工具的智能支付非常方便，卻同時為罪犯提供新的犯罪機會。罪犯可在無須現身的情況下，操控多個錢騾帳戶以清洗非法得益。呈報機構應採取以風險為本的方法，運用科技減低風險，並應在監督交易時保持警覺，採取有效的「認識你的客戶」程序識別可疑活動。本組未來會與所有持份者保持緊密合作，應對日後各種新興起的挑戰。

## Feedback on STR Quality

The overall quality of STR input from various reporting sectors is of paramount importance to the effectiveness of the suspicious transaction reporting regime. Thus the JFIU provides both quantitative and qualitative feedback on STRs to regulatory agencies, professional bodies and reporting entities as appropriate. The JFIU publishes STR Quarterly Analysis (made available through the secure area of STREAMS) to enhance mutual communication and raise AML/CFT awareness of the private sector. FIs and DNFBPs are kept up-to-date with useful guidelines, the preferred framework for making quality STRs and STR statistics that indicate their filing trends, case examples on the latest ML/TF-related typologies and other good practices observed in their daily AML/CFT compliance and control.

With the advancement in FinTech development in Hong Kong, particularly under the impact of COVID-19 pandemic, the surge in the use of online systems and digital technologies by the Government, businesses and individuals continues. The uses of remote on-boarding, e-banking services, Faster Payment System transactions and smart payment through SVFs have brought convenience to customers, which at the same time provide new opportunities for criminals to manipulate multiple accounts of money mules for laundering illicit proceeds without physical presence. Reporting entities are encouraged to adopt a risk-based approach, employ technological solutions to mitigate the risks, and exercise vigilance during transaction monitoring with effective know-your-customer process in identifying suspicious activities. The JFIU will maintain close collaboration with all stakeholders to address the emerging challenges.



## 與本港持份者合作

對打擊洗錢及恐怖分子資金籌集的社群而言，跨機構合作非常重要，本組亦不遺餘力，務求各方可合作無間。在策略層面，政府決策局、監管機構及專業團體就修訂有關可疑交易舉報機制的政策、法例及／或指引會向本組人員徵詢意見。本組亦協助整理可疑交易報告或其他有關打擊洗錢及恐怖分子資金籌集的統計數字，供政府高層會議討論。在行動層面，本組與不同執法機關和財富情報單位的財富情報交流頻密而迅速，在情報、調查和追討資產方面提供支援。

## 與舉報可疑交易的機構定期聯繫

香港的金融服務方便快捷，易於使用，或惹罪犯、恐怖分子及其聯繫人士覬覦，藉以清洗犯罪得益或資助恐怖主義活動。因此，本組視私營機構為打擊洗錢及恐怖分子資金籌集制度的第一道防線。本組委派指定的聯絡人員跟進舉報可疑交易的主要呈報機構的查詢，以加強與私營機構的協調及溝通。聯合財富情報組致力為公私營機構建立並維持行之有效的合作伙伴關係。在疫情期間，本組定期與相關政府決策局／部門、監管機構、金融機構及儲值支付工具持牌人進行視像會議，就舉報可疑交易涉及的共同關注議題討論和提出意見，並就政策及需作優先處理的項目進行交流。我們會不時於可疑交易報告管理系統限制區的告示欄發出警示，確保金融機構和指定非金融企業及行業得知最新的罪案趨勢及洗錢及恐怖分子資金籌集發展。

## Local Cooperation with Stakeholders

The JFIU treasures and seeks to enhance interagency collaboration within the AML/CFT community. At the strategic level, government bureaux, regulatory authorities and professional bodies consult with the JFIU on changes of policies, legislation and/or guidelines that touch on the suspicious transaction reporting regime. The JFIU also assists in collating STRs or other AML/CFT-related statistics for the deliberation in high-level governmental meetings. At the operational level, the JFIU provides intelligence, investigative and asset-recovery support through frequent and responsive financial intelligence exchange with various LEAs and FIUs.

## Regular Liaison with STR Reporting Entities

The JFIU recognises the private sectors as the first line of defence in the AML/CFT regime as criminals, terrorists and their associates are inclined to make use of the easily accessible financial services in Hong Kong to launder proceeds of crime or finance terrorism. To strengthen the coordination and communication between the JFIU and private sectors, designated liaison officers are assigned to follow up enquiries raised by major STR reporting entities. The JFIU is committed to building and maintaining an effective public-private partnership. Amidst the pandemic, the JFIU regularly holds video conferences with relevant government bureaux / departments, regulatory authorities, FIs and SVFs to discuss and advise on matters of common interest in suspicious transaction reporting, share views on policies and operational priorities. From time to time alerts are published on the noticeboard at the secure area of STREAMS to keep FIs and DNFBPs up-to-date on the latest crime trends and ML/TF landscape.



Chapter 6

環球財富

# 情報交流及國際合作

Worldwide Financial Intelligence Exchange and International Cooperation





## 國際合作及參與

洗錢及恐怖分子資金籌集多涉及跨法域性質，因此國際合作對預防及打擊相關罪行極為重要。2022年，聯合財富情報組繼續致力與世界各地的財富情報單位及執法機關合作。透過多邊合作平台，聯合財富情報組積極聯繫其他司法管轄區，交流策略及個案情報、普遍洗錢及恐怖分子資金籌集趨勢，以及在不同方面打擊洗錢及恐怖分子資金籌集的最佳方法，並探討與其他司法管轄區合作的機會。本組亦積極協助原屬單位財富情報及調查科與其他本地及海外監管機構展開聯合行動。

除了出席財務行動特別組織（特別組織）、亞洲/太平洋反清洗黑錢組織（亞太反洗錢組織）及埃格蒙特組織舉辦的會議外，財富情報及調查科人員亦參與多個打擊洗錢及恐怖分子資金籌集相關工作坊和研討會，以交換財富情報和分享經驗。

洗錢及恐怖分子資金籌集趨勢及類型學研究為打擊洗錢社群提供穩固的基礎，以了解不法分子的最新犯罪手法，制定行動計劃打擊洗錢及恐怖分子資金籌集活動。聯合財富情報組明白洗錢及恐怖分子資金籌集研究非常重要，因此積極參加與常見及新興罪案趨勢有關的國際研究，同時正以埃格蒙特組織代表身分，聯同新加坡（特別組織代表）及國際刑警組織的同僚，帶領一項有關借助電腦網絡訛騙進行洗錢及恐怖分子資金籌集活動的研究項目。

其中，一名具備豐富財富情報及調查經驗，且對洗錢及恐怖分子資金籌集風險評估及政策有相當認識的總督察，獲選為荷蘭相互評估的評估人員，就歐洲先進經濟體系的打擊洗錢及恐怖分子資金籌集制度，與其他專家及不同界別的從業員一同評估其成效和進行多番商討，並於2022年6月舉辦的特別組織全體會議進行匯報。此外，另一名經驗豐富的總督察亦獲選評估人員，評估在打擊洗錢及恐怖分子資金籌集方面需要加強監察的非洲國家。以上均確切反映香港警務處的專業能力以及香港在打擊洗錢及恐怖分子資金籌集方面的國際地位。本組將繼續向世界各地分享打擊洗錢及恐怖分子資金籌集相關的專業知識。

## International Cooperation and Representation

International cooperation is of paramount importance to preventing and combating ML/TF activities which are often of cross-jurisdictional nature. In 2022, the JFIU continued to strive for leveraging collaboration and cooperation with global FIUs and LEAs. The JFIU, through multilateral platforms, proactively reached out to other jurisdictions to exchange strategic and case-specific intelligence, prevalent ML/TF trend, best practices in various AML/CFT perspectives and explore opportunities of multi-jurisdictional collaboration. We also actively supported the FIIB, our parent formation, in mounting joint operations with other local and overseas regulatory authorities.

Apart from meetings of the Financial Action Task Force (“FATF”), the Asia Pacific Group on Money Laundering (“APG”) and the Egmont Group of Financial Intelligence Units (“Egmont Group”), FIIB officers also attended various AML/CFT related workshops and conferences with a view to exchanging financial intelligence and sharing experience.

Research on ML/TF trends and typologies forms a solid basis for the AML community to understand the up-to-date modus operandi of criminals and formulate action plans for tackling ML/TF activities. Recognising the importance of research on ML/TF, the JFIU actively participates in international studies on prevalent and emerging crime trends, and is currently co-leading, as representative of Egmont Group, a research project on ML/TF of cyber-enabled fraud alongside colleagues from Singapore (representative of FATF) and INTERPOL.

To highlight, a Chief Inspector of Police with rich background in ML/TF risk assessment, policy, financial intelligence and investigation was selected to be one of the assessors for the Mutual Evaluation of the Netherlands. Together with other experts and practitioners from different fields, the officer assessed the effectiveness of the AML/CFT regime of the advanced European economy and took part in rounds of discussions prior to his presentation at the FATF Plenary meeting in June 2022. Besides, another Chief Inspector of Police was selected to be one of the lead reviewers for African countries which require enhanced monitoring on their AML/CFT efforts. This is a solid recognition of HKPF’s professionalism and Hong Kong’s standing in the international AML/CFT arena. We would continue to contribute our AML/CFT expertise in the international perspective.





## 財務行動特別組織（特別組織） The Financial Action Task Force

特別組織於1989年成立，由39個成員組成，屬跨政府組織，旨在確立標準以及在國家和國際層面推廣打擊洗錢及恐怖分子資金籌集的措施。香港自1991年起已是特別組織的成員。財富情報及調查科一直與其他政府機構（包括財經事務及庫務局）緊密合作，致力取得具成效的政策成果。

The FATF is an intergovernmental body comprising 39 members and was mandated since 1989 to establish standards and promote AML/CFT measures at both national and international levels. Hong Kong has been a member of the FATF since 1991 and FIIB has always been working closely with other governments agencies, including the Financial Services and the Treasury Bureau, to contribute to effective policy outcomes within the FATF arena.

一名總督察（右三）於2022年6月在德國柏林舉行的特別組織全體會議就荷蘭的打擊洗錢及恐怖分子資金籌集成效作出評估並匯報結果。

A Chief Inspector of Police (third right) assessed the AML/CFT effectiveness of the Netherlands and presented his findings at the FATF Plenary meeting in Berlin, Germany in June 2022.



財富情報及調查科總警司林敏嫻（左三）於2022年9月在新加坡出席特別組織及國際刑警組織圓桌會議，討論如何加強國際間合作和進行更多資產追討，以打擊全球金融罪行。

Head of FIIB, Chief Superintendent of Police Ms. LAM Man-han (third left) attended the FATF-INTERPOL Roundtable Engagement on tackling global financial crime through enhanced international collaboration and enabling greater asset recovery in Singapore in September 2022.



財富情報及調查科人員於2022年10月在法國巴黎出席特別組織全體會議週。（相片提供：FATF\_Photo）

FIIB officers attended the FATF Plenary week in Paris, France in October 2022. (Photo Credit: FATF\_Photo)



## 亞洲／太平洋反清洗黑錢組織（亞太反洗錢組織） The Asia Pacific Group on Money Laundering



財富情報及調查科人員於2022年12月出席亞太反洗錢組織打擊恐怖分子資金籌集網上會議。

FIIB officers' attendance of an APG virtual meeting on CFT in December 2022.

亞太反洗錢組織於1997年正式成立，屬地區反洗錢組織，常被視為與特別組織形式相若的地區組織。組織目前在亞洲／太平洋地區有41名成員。香港為13個創始成員之一，並一直積極參與組織活動。

The APG was officially established in 1997 as a regional AML body and is often referred as a FATF-Style Regional Body. To date, the APG consists of 41 members in the Asia/Pacific region. Hong Kong is one of the founding 13 members of the APG and has been an active member since then.



財富情報及調查科人員於2022年10月與澳門金融情報辦公室(中國澳門特別行政區財富情報單位)舉辦網上會議，討論如何加強合作打擊跨境洗錢相關罪行。

FIIB officers attended virtual meeting with the Gabinete de Informação Financeira (FIU of Macao Special Administrative Region, China) in October 2022 to discuss best practice in strengthening cooperation in combatting cross-jurisdictional ML-related crimes.



財富情報及調查科於2022年11月接待駐北京的北歐聯絡人員芬蘭警隊總警司Mia POUTANEN (前排中)。

FIIB received a visit of the Nordic liaison officer stationed in Beijing, Chief Superintendent of Finland Police Force, Ms. Mia POUTANEN (Centre, front row) in November 2022.



## 埃格蒙特組織（由世界各地的財富情報單位組成） The Egmont Group of Financial Intelligence Units

埃格蒙特組織於1995年4月成立，是一個有166名成員的國際組織，負責加強全球財富情報單位在交換情報、培訓和分享專業知識等方面的合作，共同推行打擊洗錢及恐怖分子資金籌集的措施。自1996年起，香港加入埃格蒙特組織，並展現其阻截和打擊跨國洗錢及恐怖分子資金籌集的決心。

作為埃格蒙特組織的一員，本組與全球各地的財富情報單位緊密合作，協助跨司法管轄區執法和交換情報，並在有需要時向海外執法機關提供支援。

The Egmont Group consists of 166 members and is an international organisation established in April 1995 with a mandate to improve cooperation on information exchange, trainings and expertise between FIUs around the world engaging in AML/CFT measures. Since 1996, Hong Kong joined the Egmont Group and exemplified its determination in deterring and combatting transnational ML/TF.

As a member of the Egmont Group, the JFIU works with FIUs worldwide to support cross-jurisdiction law enforcement and intelligence exchange. The JFIU also provides assistance to overseas law enforcement agencies whenever appropriate.





## 環球財富情報交流

財富情報單位在支持本地及國際打擊洗錢及恐怖分子資金籌集方面獨具優勢。本組向來珍視與全球各地財富情報單位交換的情報。

2022年，本組與各地的交換情報書信往來共錄得2,057次，較2021年的總數（2,167次）輕微下跌5.1%。

## Worldwide Financial Intelligence Exchange

FIUs are uniquely positioned to support domestic and international efforts in AML/CFT. The JFIU treasures and values the information exchanged with FIUs worldwide.

In 2022, the JFIU recorded 2,057 correspondences, a slight decrease (5.1%) in total number of correspondences exchanged as compared with 2021 (2,167 correspondences).

### 本組與世界各地財富情報單位交換財富情報的統計數字 Financial Intelligence Exchange between the JFIU and FIUs Worldwide

年份 Year		2018	2019	2020	2021	2022
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	1,197	1,283	924	1,007	1,109
	非埃格蒙特組織* Non-Egmont Group*	123	209	177	134	100
接獲總數 Incoming Total		1,320	1,492	1,101	1,141	1,209
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	1,036	1,135	933	707	583
	非埃格蒙特組織* Non-Egmont Group*	290	243	330	319	265
發出總數 Outgoing Total		1,326	1,378	1,263	1,026	848
總數 Total		2,646	2,870	2,364	2,167	2,057

\*Non-Egmont Group members include mainly non-Egmont FIUs and occasionally other overseas LEAs

\*非埃格蒙特組織成員包括非埃格蒙特組織的財富情報單位及偶爾是其他海外執法機關



2022年，本組與全球98個埃格蒙特組織成員及4個非埃格蒙特組織成員交換財富情報。各大洲所涉的財富情報單位數目如下：

In 2022, the JFIU exchanged financial intelligence with 98 Egmont Group members and four non-Egmont Group members across continents. The number of FIUs from each continent being engaged is shown as follows:

## 2022年與本組交換財富情報的埃格蒙特組織及非埃格蒙特組織單位數目 (按地區劃分\*)

### Number of Egmont and Non-Egmont FIUs Exchanged Financial Intelligence with the JFIU in 2022 (By Region\*)

地區 Region	財富情報單位數目 No. of FIUs
Americas 美洲	13
Europe I 歐洲 (一)	24
Europe II 歐洲 (二)	14
Eurasia 歐亞	6
Asia & Pacific 亞洲及太平洋	22
East & Southern Africa 東非及南非	7
West & Central Africa 西非及中非	2
Middle East & North Africa 中東及北非	10
Total 總數	98

\*with reference to categorisation of regional groups adopted by the Egmont Group

\*參考埃格蒙特組織採用的地區分類



如下圖所示，本組與美洲地區的成員交換情報的次數較頻繁。全年在各地區接獲的交換情報書信往來次數共錄得1,109次，而美洲地區的相關書信往來總數達507次，高踞各區首位。綜觀2022年所接獲的交換情報書信往來次數，美洲地區的相關書信往來數目，與2021年相比，錄得顯著升幅，升幅主要來自與訛騙相關的情報。

As shown in the table below, the JFIU has frequent exchange of intelligence with members from Americas in 2022, of which 507 out of 1,109 incoming correspondences were received from the Region. The year of 2022 recorded a significant increase in incoming correspondences with Americas, as compared to 2021. Majority of the increase is attributed to intelligence related to fraud.

### 2021年及2022年接獲埃格蒙特組織成員的交換情報書信往來次數 (按地區劃分\*)

#### Number of Incoming Correspondences with Egmont Group Members in 2021 and 2022 (By Region\*)

地區 Region	交換情報書信往來的次數 No. of Correspondences	
	2021	2022
Americas 美洲	295	507
Europe I 歐洲 (一)	288	225
Europe II 歐洲 (二)	94	53
Eurasia 歐亞	37	37
Asia & Pacific 亞洲及太平洋	221	215
East & Southern Africa 東非及南非	8	17
West & Central Africa 西非及中非	10	2
Middle East & North Africa 中東及北非	54	53
Total 總數	1,007	1,109

\*with reference to categorisation of regional groups adopted by the Egmont Group

\*參考埃格蒙特組織採用的地區分類



## 2022年與財富情報單位 交換情報的趨勢

全球各地的財富情報單位一般採取審慎的原則，發出清晰的交換情報要求或自發分享情報。不論是接獲外地，還是對外發出的交換情報要求，訛騙及洗錢均為最常見的所涉罪案，而接收和發布的情報均愈趨複雜。

## Trend of Information Exchange with FIUs in 2022

FIUs worldwide in general took a prudent approach and submitted clear and structured requests or spontaneous sharings. Whilst fraud and money laundering were the most prevalent crime types of both incoming and outgoing requests, we also noted an increase in the complexity in the intelligence shared from/with our working counterparts.

	1 <sup>st</sup> 第一位	2 <sup>nd</sup> 第二位	3 <sup>rd</sup> 第三位	4 <sup>th</sup> 第四位
<b>接獲要求索取情報的性質</b> Nature of Incoming Requests	Money Laundering 洗錢 (204)	Fraud 訛騙 (83)	Suspicious Transactions 可疑交易 (61)	Tax Crime 稅務罪行 (29)
<b>接獲自發分享情報的性質</b> Nature of Incoming Spontaneous Sharings	Fraud 訛騙 (458)	Suspicious Transactions 可疑交易 (74)	Money Laundering 洗錢 (53)	Tax Crime 稅務罪行 (5)

	1 <sup>st</sup> 第一位	2 <sup>nd</sup> 第二位	3 <sup>rd</sup> 第三位	4 <sup>th</sup> 第四位
<b>發出要求索取情報的性質</b> Nature of Outgoing Requests	Money Laundering 洗錢 (16)	Fraud 訛騙 (18)	Corruption 貪污 (3)	Others 其他 (2)
<b>自發分享情報的性質</b> Nature of Outgoing Spontaneous Sharings	Money Laundering 洗錢 (26)	Fraud 訛騙 (17)	Operating / Managing / Controlling GE 營辦 / 管理 / 控制賭場 (6)	Corruption 貪污 (5)

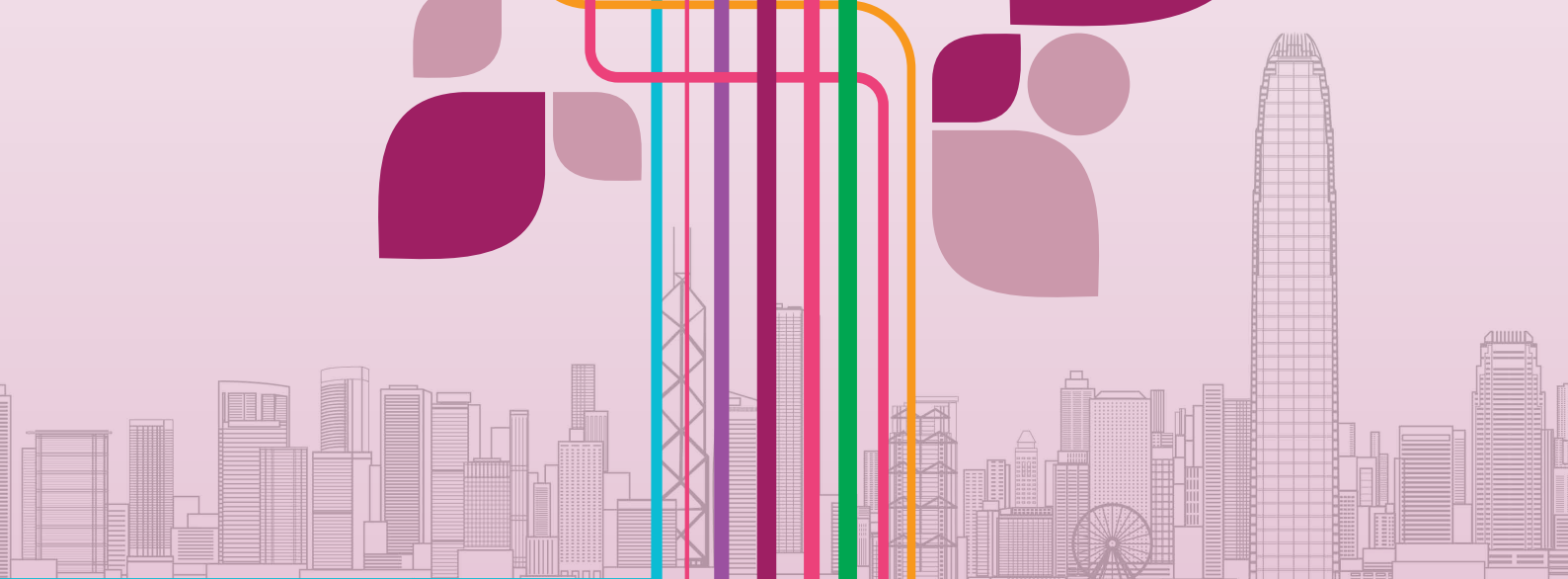
( ) Denotes number of requests / sharings  
( ) 要求索取 / 分享情報的數目



Chapter 7

# 案件分析及個案類型

Case Studies and Typologies



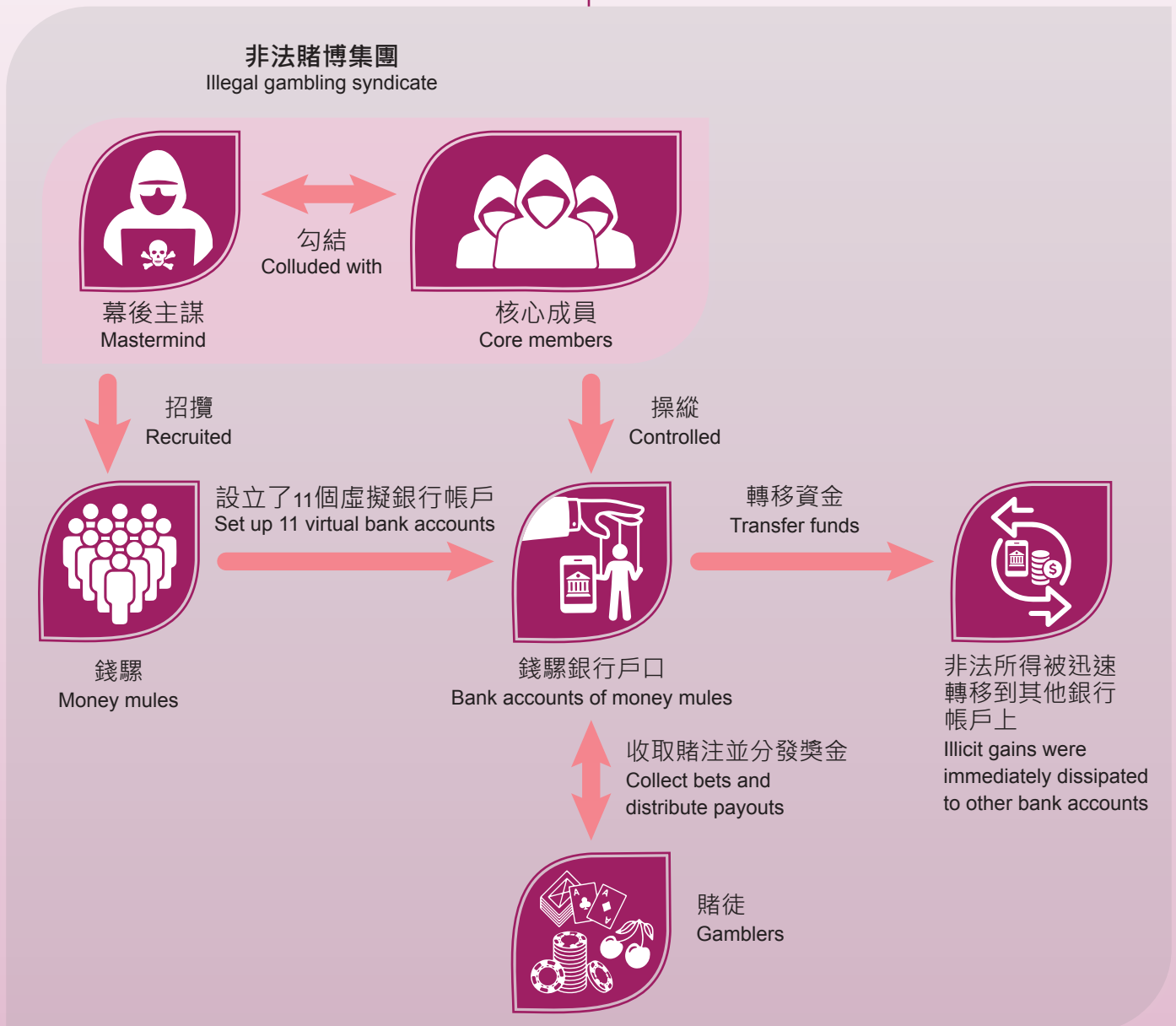


案例 1  
Case Study 1

## 透過銀行戶口清洗非法賭博得益 Laundering of Illicit Gambling Proceeds via Bank Accounts

聯合財富情報組的分析顯示，2021年6月至2022年5月期間，11個虛擬銀行戶口被用作接收及清洗非法網上賭博活動的賭注，涉及3,800萬港元。相關戶口收到非法得益後，便隨即將款項轉移到非法賭博集團的其他銀行戶口。2022年6月，警方突擊搜查集團的營運中心，集團主腦因收受賭注及洗錢罪行被捕。至今已有十名集團成員被捕。相關調查仍在進行。

Analysis by the JFIU suggested that eleven virtual bank accounts were used for receiving and laundering HKD 38 million bets generated from illegal online gambling activities between June 2021 and May 2022. Upon receipt, the illicit gains were immediately dissipated to other bank accounts controlled by an illegal gambling syndicate. In June 2022, the syndicate's operation centre was raided and the mastermind was arrested for bookmaking and ML offences. To-date, ten syndicate members have been arrested. Investigation is ongoing.







## 案例 2 Case Study 2

# 透過儲值支付工具套現消費券謀利 Encashment of Consumption Vouchers via Stored Value Facilities

為帶動消費氣氛及振興本地經濟，香港政府於2022年4月推行消費券計劃，透過已登記的儲值支付工具帳戶，向合資格香港居民發放5,000港元的消費券。消費券只可用作消費開支，不得套現謀利。

部分商戶在社交媒體上推銷以折扣價錢套現消費券。財富情報及調查科追查社交媒體上的可疑帖文，發現五個用作套現的儲值支付工具商戶帳戶。該等帳戶於2022年4月接收總值超過37萬港元的消費券，帳戶持有人因串謀詐騙被捕。相關調查仍在進行。

With a view to stimulating the consumer sentiment and boosting the local economy, the 2022 Consumption Voucher Scheme was implemented by the Hong Kong Government in April 2022. Under the Scheme, HKD 5,000 consumption vouchers were distributed to eligible Hong Kong residents through their registered SVF accounts. The consumption vouchers could only be used for consumption expenses while encashment of consumption vouchers was forbidden.

Some merchants offered cash in exchange for consumption vouchers at a discount on social media. FIIB probed into the suspicious social media posts and the operation of five SVF merchant accounts used for encashment came to light. The five accounts received consumption vouchers amounting to over HKD 370,000 in April 2022. The account proprietors were therefore arrested for conspiracy to defraud. Investigation is ongoing.



透過已登記的儲值支付工具帳戶，向合資格香港居民發放消費券  
Consumption vouchers were distributed to eligible Hong Kong residents through their registered SVF accounts



香港居民  
Hong Kong residents

商戶推銷以折扣價錢套現消費券  
Merchants offered cash in exchange for consumption vouchers at a discount



儲值支付工具商戶  
SVF merchants



在社交媒體上的廣告  
Advertisement on social media



案例 3  
Case Study 3

## 透過跨境提款清洗黑錢

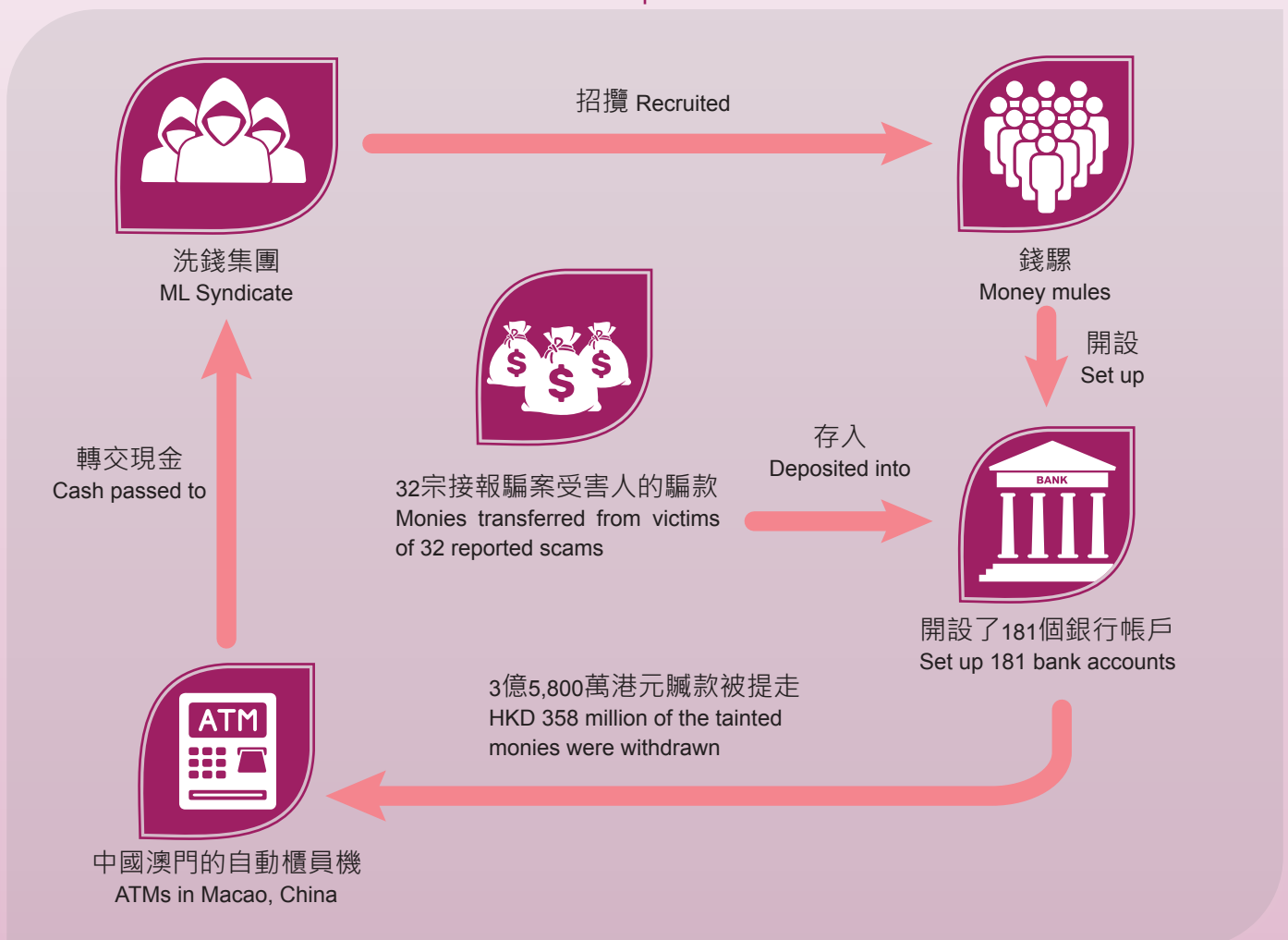
### Money Laundering by Cross-Jurisdictional Cash Withdrawals

聯合財富情報組積極分析詐騙案資料，識別用作接收詐騙得益的銀行戶口。經調查後發現，犯罪集團聘用20多個錢驢，並開設181個銀行戶口用作接收懷疑詐騙得益。錢驢銀行戶口共接收11億港元資金，該筆款項被迅速轉移，其中3億5,800萬港元贓款在中國澳門的自動櫃員機被提走，其中1,000萬港元確定為32宗接報騙案受害人的騙款。

2022年5月，財富情報及調查科與澳門司警展開同步突擊搜查，成功瓦解該犯罪集團。行動中，22人被捕，包括五名集團骨幹成員。相關調查仍在進行。

The JFIU proactively analysed information of deception cases and identified bank accounts which had been used for receiving scam proceeds. Investigation revealed that the syndicate recruited twenty-odd money mules and set up 181 bank accounts for receiving suspected scam proceeds. Out of the HKD 1.1 billion of funds received by the money mule bank accounts, the funds were quickly dissipated, out of which HKD 358 million of the tainted monies were withdrawn at automated teller machines ("ATMs") in Macao, China. HKD 10 million was ascertained as defrauded monies transferred from victims of 32 reported scams.

FIB and the Macao Judiciary Police conducted a synchronised raid in May 2022 and neutralised the syndicate. 22 persons were arrested in the operation, including five core syndicate members. Investigation is ongoing.





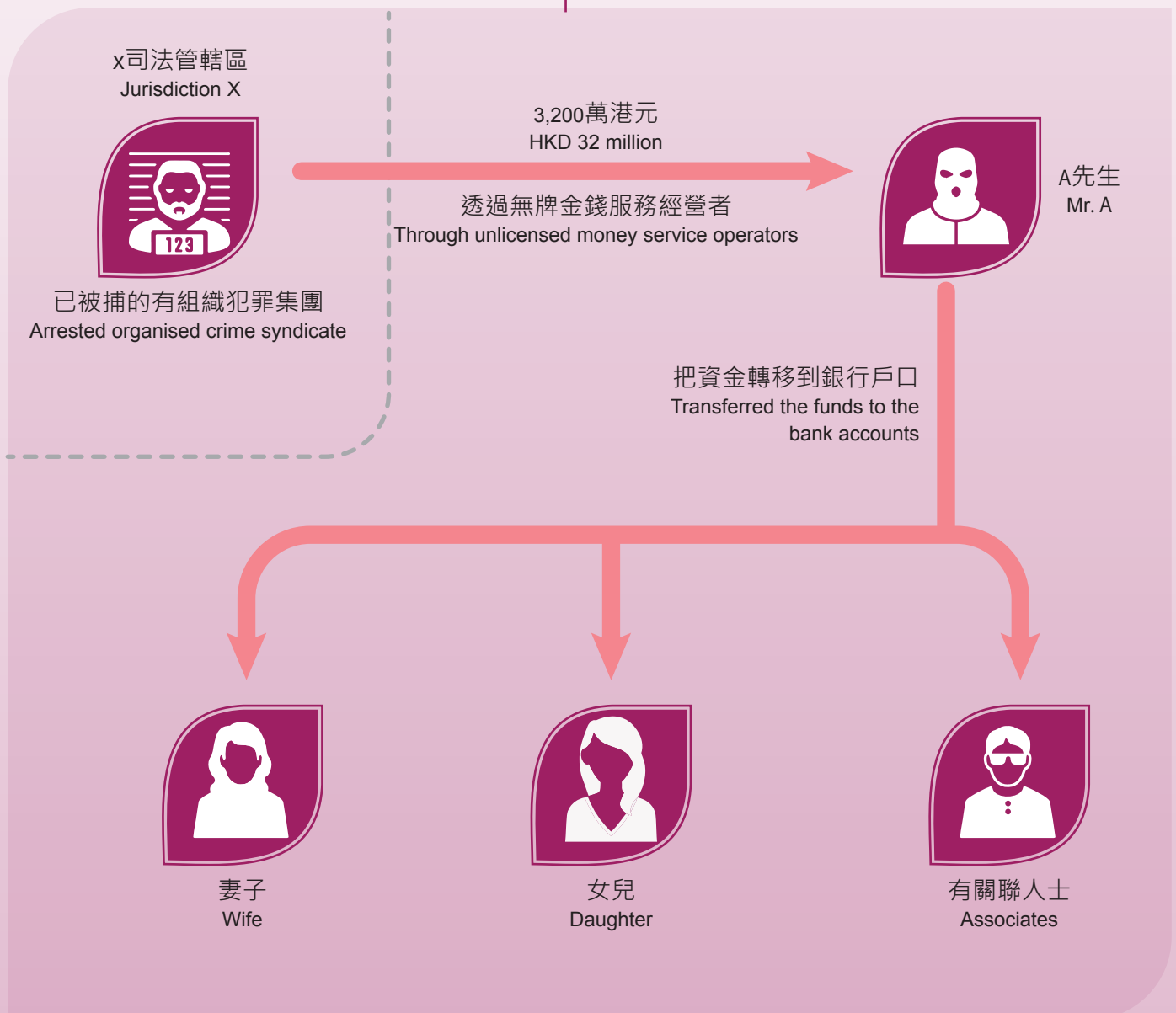
## 案例 4 Case Study 4

### 利用家人的銀行戶口清洗黑錢

#### Exploiting Bank Accounts of Family Members to Conduct Money Laundering

X司法管轄區向香港警務處提供的資料顯示，一個已被捕的有組織犯罪集團把3,200萬港元犯罪得益轉移到A先生在香港的銀行戶口。經調查後發現，A先生透過無牌金錢服務經營者在香港接收贓款，再把資金轉移到妻子、女兒及有關聯人士的銀行戶口。2022年，A先生的妻子及一名有關聯人士因洗錢罪被捕，二人銀行戶口內的1,300萬港元得益已被防止轉移。相關調查仍在進行。

Information referred from Jurisdiction X to the Hong Kong Police revealed that HKD 32 million crime proceeds laundered by an arrested organised crime syndicate was transferred to bank account of Mr. A in Hong Kong. Investigation revealed that Mr. A received the tainted money in Hong Kong through unlicensed money service operators and transferred the funds to the bank accounts of his wife, daughter and associates. Mr. A's wife and an associate were arrested for ML in 2022 and HKD 13 million of proceed in their bank accounts were prevented from dissipation. Investigation is ongoing.





案例 5  
Case Study 5

## 透過加密貨幣交易平台清洗犯罪得益

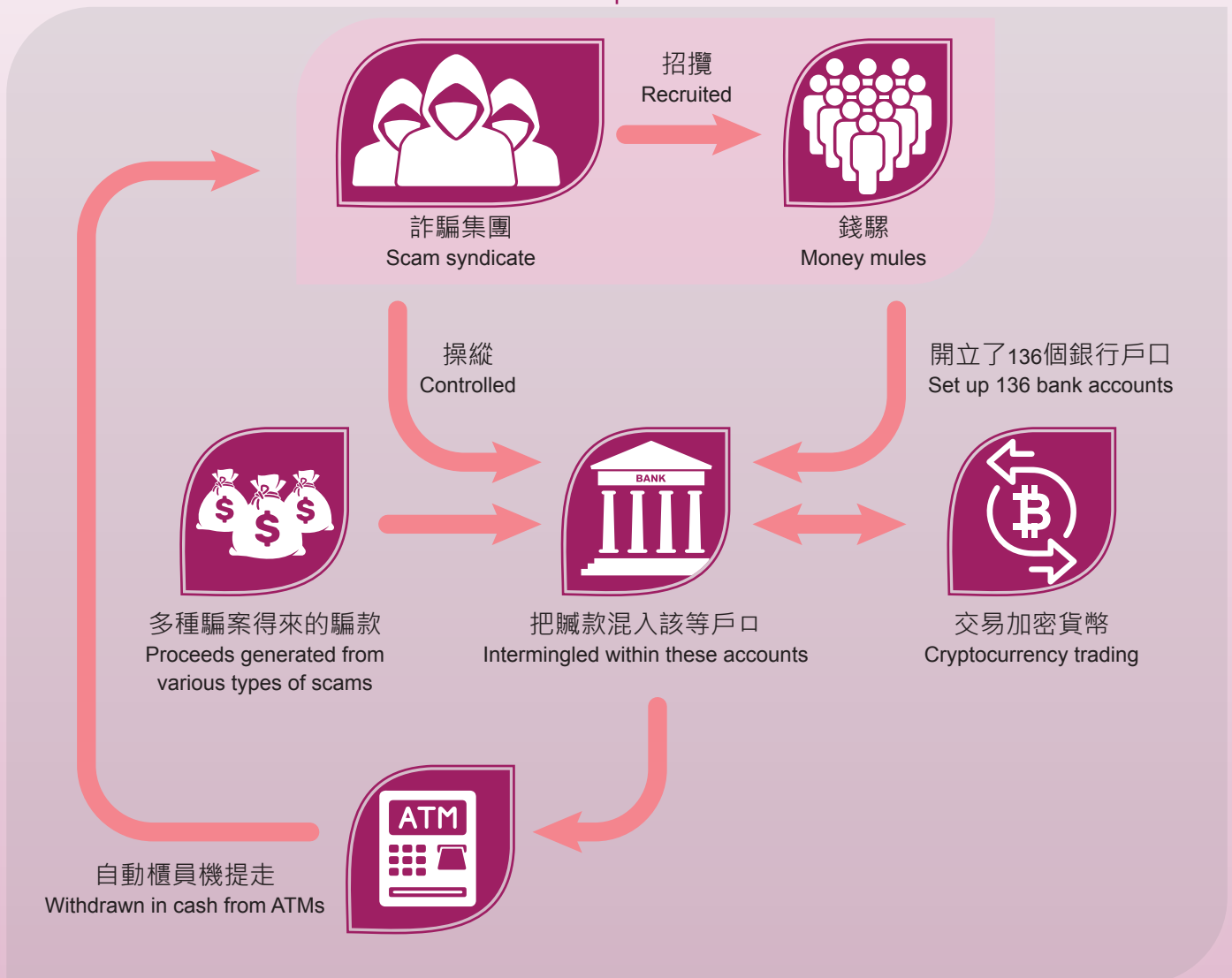
### Laundering of Crime Proceeds via Cryptocurrency Trading Platforms

2022年，本港詐騙案件數目升幅顯著。財富情報及調查科人員留意到利用錢驢戶口轉移詐騙犯罪得益的趨勢，因此針對一個以加密貨幣清洗犯罪得益的詐騙集團，展開以情報為主導的行動。

經財富情報及調查科調查後發現，於2020年1月至2022年1月期間，該集團利用136個屬於集團或錢驢的銀行戶口，清洗2,700萬港元從多種騙案得來的騙款。集團先把贓款混入該等戶口，或用作交易加密貨幣，最後從自動櫃員機提走。2022年6月，21人因洗錢罪被捕，其中包括集團骨幹成員。警方並防止550萬港元被轉移。相關調查仍在進行。

In 2022, there was significant surge in the number of deception cases in the territory. Noticing the prevalent trend of the use of accounts of money mules in dissipating crime proceeds derived from deception cases, FIIB officers conducted an intelligence-led operation against a scam syndicate which actively laundered crime proceeds via cryptocurrencies trading.

Investigation by FIIB revealed that the syndicate had exploited 136 bank accounts belonging to themselves or money mules to launder HKD 27 million proceeds generated from various types of scams between January 2020 and January 2022. The tainted monies were intermingled within these accounts or used in cryptocurrency trading before they were eventually withdrawn in cash from ATMs. In June 2022, 21 persons, including the core syndicate members were arrested for ML and HKD 5.5 million was prevented from dissipation. Investigation is ongoing.





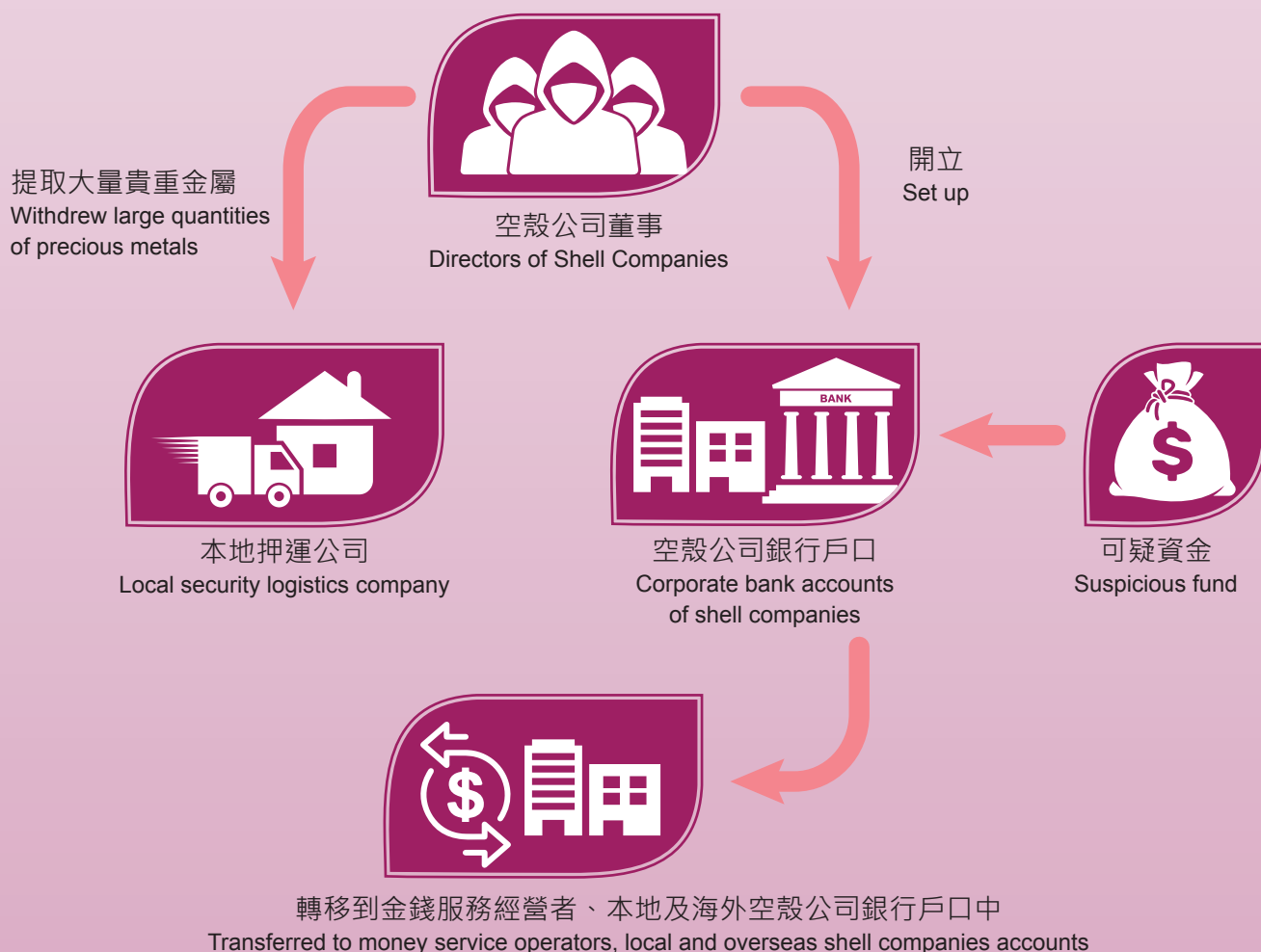
案例 6  
Case Study 6

## 與貴重金屬交易得益有關的洗錢案

### Money Laundering in relation to Proceeds of Precious Metal Trading

根據X司法管轄區於2022年1月向海關提供的資料，一個洗錢集團涉及在香港利用錢驢戶口和空殼公司清洗犯罪得益。聯合財富情報組的財富情報顯示，兩間目標空殼公司持有的銀行戶口曾接收大量來歷可疑的存款，而帳戶交易量亦與該等公司報稱的業務不相符。此外，兩名公司董事頻繁地從本地押運公司提取大量貴重金屬。二人涉嫌於2020年至2021年間，以處理貴重金屬交易得益為掩飾進行洗錢活動，並利用其公司的銀行戶口處理總值35億港元的可疑資金。2022年10月，海關以洗錢罪拘捕兩名公司董事。相關調查仍在進行。

Information referred from Jurisdiction X to the C&ED in January 2022 revealed that a ML syndicate was involved in the laundering of crime proceeds through accounts of money mules and shell companies in Hong Kong. Financial intelligence from the JFIU suggested that bank accounts held by two targeted shell companies had received significant sums of deposits from suspicious origins and that the account turnovers were incommensurate with the company's purported business profile. Furthermore, the directors of the two companies frequently withdrew large quantities of precious metals from a local security logistics company. The duo was suspected of engaging in ML activities through dealing with proceeds of precious metal trading as front, and using their companies' corporate bank accounts to handle large amounts of suspicious funds amounting to HKD 3.5 billion during 2020 and 2021. In October 2022, the C&ED arrested the two company directors for ML. Investigation is ongoing.







案例 7  
Case Study 7

## 與跨國集團有關而成功令一對本地夫婦裁定洗錢罪名成立的個案 Conviction of a Local Couple for Money Laundering in relation to a Transnational Syndicate

案件源於2015年一宗關於向海外分銷商提供冒牌產品案件的情報。經海關調查人員的深入調查後，鎖定一對在香港出售冒牌產品的夫婦，並發現於2009至2016年間，多個海外戶口把總值4,200萬港元的資金轉移到二人的銀行戶口。二人於2016年被捕，並於2019年被控清洗黑錢。2020年，海關向法院申請限制令，以限制二人價值約3,500萬港元的可變現資產。在疫情下，法庭不時需押後審訊，海外控方證人亦無法來港作供。海關與律政司及海外相關部門保持緊密聯繫，終成功向區域法院申請讓海外證人透過視像會議設施作供。2022年，二人同被定罪，分別判監兩年六個月及三年九個月。相關沒收令的法律程序仍在進行。

The case stemmed from a piece of intelligence in relation to a case of supplying counterfeit products to overseas distributors in 2015. In-depth investigation of C&ED investigators led to the detection of a local couple who were the sellers of counterfeit products in Hong Kong. It was found that funds amounting to HKD 42 million were sent from numerous overseas accounts to the bank accounts controlled by the couple between 2009 and 2016. The couple were arrested in 2016 and charged with ML in 2019. In 2020, the C&ED obtained a Restraint Order to restrain their realisable properties worth about HKD 35 million. Due to the pandemic, the trial was intermittently adjourned and the overseas prosecution witnesses were not able to travel to Hong Kong for testimony. The C&ED closely liaised with the Department of Justice and overseas counterpart which resulted in the successful application to the District Court for the overseas witnesses to give evidence by video conferencing facilities. In 2022, the couple were convicted and sentenced to two years and six months' and three years and nine months' imprisonment respectively. The confiscation proceeding is ongoing.



4,200萬港元  
HKD 42 million

來自眾多海外戶口的資金  
Funds from numerous overseas accounts



出售冒牌產品的賣家  
Sellers of counterfeit products



後果  
Result



限制令  
Restraint Order



判監  
Imprisonment

限制了3,500萬港元的可變現資產  
Restrained HKD 35 million realisable properties

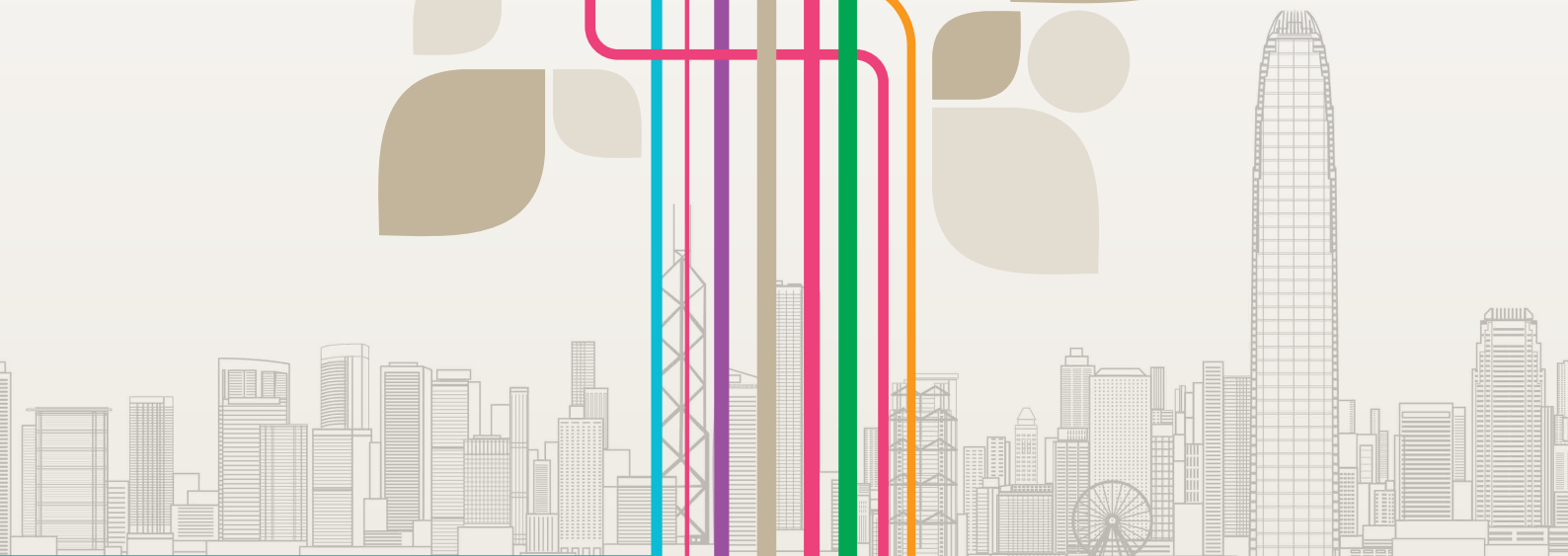


Chapter 8

# 香港洗錢及恐怖分子

# 資金籌集風險評估

Hong Kong Money Laundering and Terrorist  
Financing Risk Assessment

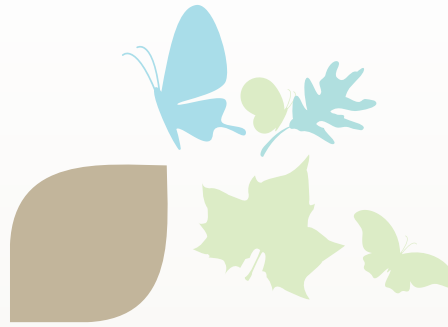




## 最新發展

為了維護有效的打擊洗錢及恐怖分子資金籌集制度，以及香港作為安全穩健的國際金融樞紐的地位，政府會繼續就本港的洗錢及恐怖分子資金籌集威脅和脆弱程度進行全面的風險評估。

香港洗錢及恐怖分子資金籌集風險評估工作由財富情報及調查科轄下的風險評估小組協助進行，並由財經事務及庫務局主導的洗錢及恐怖分子資金籌集風險評估督導委員會（“督導委員會”）負責監督。督導委員會的成員包括執法監管機關及政府決策局。持續進行的風險評估結果會向打擊清洗黑錢及反恐融資中央統籌委員會（“中央統籌委員會”）報告。中央統籌委員會負責制定及實施本港打擊洗錢及恐怖分子資金籌集活動的政策。風險評估報告載列最新洗錢及恐怖分子資金籌集趨勢和個類型，以及國際關注的事宜，有助政府制訂相關政策，以加強打擊洗錢及恐怖分子資金籌集的工作。



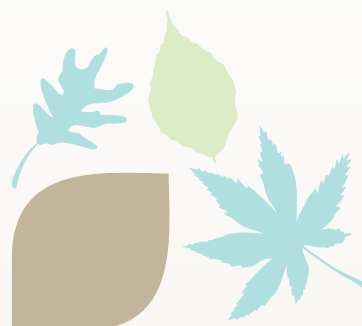
### Latest Progress

With a view to upholding an effective AML/CFT regime and safeguarding Hong Kong's position as a safe and sound international financial hub, the Government continually conducts the comprehensive risk assessment of ML/TF threats and vulnerabilities in the territory.

The Hong Kong Money Laundering and Terrorist Financing Risk Assessment (“HRA”), supported by the Risk Assessment Section (“RA”) of FIIB, is overseen by the Steering Committee of ML/TF Risk Assessment led by the Financial Services and the Treasury Bureau and comprised of a range of LEAs regulatory and supervisory authorities, as well as policy bureaux. Findings of this continuous risk assessment are reported to the Central Coordinating Committee on AML/CFT, which formulates and implements Hong Kong's AML/CFT regime. The HRA report presents the latest ML/TF trends and typologies as well as matters of international concerns, which assists the Government to devise relevant policies to strengthen the AML/CFT work.



在第四輪特別組織相互評估期間經過審慎檢討後，第一次香港洗錢及恐怖分子資金籌集風險評估備受讚揚。此後，於2022年7月發布的第二次香港洗錢及恐怖分子資金籌集風險評估中，採納了上一次相互評估的意見和建議，並改進了風險評估方法。這次風險評估除了探討香港打擊洗錢及恐怖分子資金籌集制度的基本要素外，還涵蓋自首次風險評估以來的變化，並根據各界別的主要發展，提出下一步的工作。第二次香港洗錢及恐怖分子資金籌集風險評估有多項改進之處，包括：(a)金融租賃業務、非銀行信用卡業務和儲蓄互助社等行業風險評估；(b)資助大規模毀滅武器擴散資金籌集風險評估；以及(c)與最新趨勢和個案類型有關的資料，以及國際和區內關注的事宜。整體而言，香港面對的洗錢風險為中至高水平，恐怖分子資金籌集和大規模毀滅武器擴散資金籌集風險則屬中低水平。



The first HRA was complimented after being critically reviewed during the fourth round of FATF Mutual Evaluation (“ME”). The second HRA published in July 2022 thereafter took on board the comments and recommendations from the last ME and ameliorated the methodology of risk assessment. It did not only cover the fundamentals of Hong Kong’s AML/CFT regime, but also changes since the first HRA as well as the next steps based on the major developments observed. There are enhancements to the second HRA, including (a) sectoral risk assessments on financial leasing business, non-bank credit card business and credit unions; (b) proliferation financing (“PF”) risk assessment; and (c) information relating to latest trends and typologies as well as matters of international and regional concerns. Overall, Hong Kong is exposed to a medium-high level of ML risk and medium-low level of TF and PF risk.





第五輪特別組織相互評估快將展開，是次評估更著重各司法管轄區的工作重點會否放在洗錢及恐怖分子資金籌集風險最高的範疇上。因此，風險評估工作對香港訂立下一輪相互評核的打擊洗錢及恐怖分子資金籌集重點策略極為重要。風險評估小組目前正竭盡全力為第三次香港洗錢及恐怖分子資金籌集風險評估在全港蒐集數據。財富情報及調查科會繼續不斷求進，協助政府完成重要的洗錢及恐怖分子資金籌集風險評估工作。

The fifth round of FATF ME will commence soon and greater emphasis is put on whether jurisdictions prioritise their efforts on areas where the ML/TF risks are the highest. Hence, risk assessment work would be of vital importance in navigating the focus of Hong Kong's AML/CFT strategy in the coming round of ME. Currently, the RA is endeavouring fully in the territory-wide data collection for the third HRA. The FIIB will continue to strive for excellence and support the Government in accomplishing the weighty ML/TF risk assessment.



洗錢及恐怖分子資金籌集風險評估小組人員與銀行業持份者分享洗黑錢情況，並特別指出銀行服務行業面對的最新威脅。

Officers of RA shared the money laundering landscape and highlighted the latest sectoral threats of banking services with stakeholders in banking industry.





第二次香港洗錢及恐怖分子資金籌集風險評估報告全文載於以下連結



**中文版** Chinese Version

[https://www.fstb.gov.hk/fsb/aml/tc/doc/Money%20Laundering%20Report\\_2022\\_TC.pdf](https://www.fstb.gov.hk/fsb/aml/tc/doc/Money%20Laundering%20Report_2022_TC.pdf)

The Second HRA report could be accessed at the below weblink



**英文版** English Version

[https://www.fstb.gov.hk/fsb/aml/en/doc/Money%20Laundering%20Report\\_2022\\_EN.pdf](https://www.fstb.gov.hk/fsb/aml/en/doc/Money%20Laundering%20Report_2022_EN.pdf)



Chapter 9

# 培訓和外展

Capacity Building and Outreach





為提升香港警務處打擊洗錢及恐怖分子資金籌集的能力，財富情報及調查科不但提供內部財富調查訓練，亦為其他機構提供外展活動。

## 財富調查課程

財富情報及調查科定期舉辦為期五天的財富調查課程，提高人員對財富調查、財富情報分析和資產追討程序的專業知識。除了有關各種調查工具和技巧的講座外，學員亦會分組進行練習，模擬現實情況分析資金流和查詢財務狀況。



2022年8月及11月分別舉辦兩次為期五日的財富調查課程，超過200名來自香港警務處、香港海關、入境事務處、廉政公署及法證會計師辦事處的人員參加。

Two five-day FICs were held in August and November 2022 respectively, and over 200 officers from the HKPF, the C&ED, the Immigration Department, the Independent Commission Against Corruption and the Forensic Accountants' Office participated in the courses.

The FIIB assumes the responsibility of enhancing HKPF's AML/CFT capacity by providing internal financial investigation training, as well as outreaches to other agencies and supports in their capacity building.

## Financial Investigation Course

The five-day Financial Investigation Course ("FIC") is held regularly with the aim of boosting officers' professional knowledge on financial investigation, financial intelligence analysis as well as asset recovery procedures. Apart from lectures on various investigation tools and skills, trainees are split into groups for carrying out fund-flow analysis and financial profile inquiries in real-life simulated practical exercises.



學員在模擬練習時積極互相交流。

Trainees actively interacted during real-life simulated practical sessions.



## 財富情報及調查科入門課程

財富情報及調查科入門課程專為前線刑偵人員而設，主要教授分析資金流向的調查技巧。課程以小班環境和互動手法，讓學員透過模擬調查練習掌握有關技巧。

### FIIB Induction Course

The FIIB Induction Course, designed for frontline detective officers, focuses on investigative techniques in conducting fund-flow analysis. The course is conducted in a small-class and interactive approach which allows trainees to learn through simulated investigation exercises.



財富情報及調查科入門課程的參加者透過實戰演練，學習分析資金流向的技巧。

Participants of the FIIB Induction Course developed fund flow analysis skills through practical exercises.

## 為外界持份者舉辦打擊洗錢及恐怖分子資金籌集網絡研討會

為加強全港打擊洗錢及恐怖分子資金籌集的效能，必須提高私營機構的相關意識以及凝聚策略工作夥伴。財富情報及調查科不斷舉辦提升能力的活動，以加強私營機構對打擊洗錢及恐怖分子資金籌集的意識及能力。2022年，財富情報及調查科人員在30場由其他持份者舉辦的研討會上分享相關專業知識。

## AML/CFT Webinars to External Stakeholders

Raising the awareness of private sector in AML/CFT and enlisting the efforts of our strategic working partners are vital elements of success in enhancing the AML/CFT effectiveness of the whole of Hong Kong. The FIIB has constant capacity-building initiatives to strengthen the awareness and capability of private sector in combatting ML/TF. In 2022, the FIIB officers shared their AML/CFT expertise in 30 seminars hosted by other stakeholders.



Chapter 10 **宣傳及公眾教育**  
Publicity and Public Education







## 宣傳工作

為打擊洗錢集團利用市民出售或借出的銀行戶口作不法用途，財富情報及調查科於2022年暑期舉辦反洗黑錢宣傳活動，旨在透過一系列宣傳工作、外展教育活動及執法行動，提高大眾和社會各界的反洗錢意識。

財富情報及調查科於2022年7月18日至8月19日舉辦「守戶者聯盟2022」，邀請城中著名藝人許思敏拍攝一系列宣傳短片，以貼地方式傳遞「唔賣！唔借！唔租！」的信息，提醒市民切勿將銀行戶口借出或出售予犯罪集團進行洗錢活動。該宣傳片已在不同平台播放，包括銅鑼灣百貨公司外的巨型屏幕、旺角街頭的大屏幕、宣傳車及各個社交媒體平台。

## Publicity Work

To fight against ML syndicates exploiting bank accounts sold or lent by citizens, the FIIB launched an AML campaign in Summer 2022, with a view to raising AML awareness among the public and different sectors of the society through a series of promotional works, outreach activities, and law enforcement operations.

To enrich the campaign codenamed 'Project AccFencers 2022' launched between 18<sup>th</sup> July and 19<sup>th</sup> August 2022, a well-known actress in the city, Ms. Cinda Hui, was invited to film a series of promotion videos to remind the public in a down-to-earth manner on the concept of "Don't Sell; Don't Lend; and Don't Rent" your bank accounts to criminal syndicates for ML. The promotion videos were played on the mega screen outside a landmark department store of Causeway Bay and the large LED screens in Mong Kok, promotional truck, as well as various social media platforms.





警務處處長蕭澤頤先生與財富情報及調查科人員一同在市區熱點宣傳反洗黑錢信息。  
Mr. SIU Chak-ye, Commissioner of Police, joined FIIB officers in promoting AML messages at hot spots in the city.

此外，財富情報及調查科在數百個地點展示各樣宣傳品，並在警隊Facebook專頁和銀行網頁等數碼平台發布電子宣傳品，以達致最佳宣傳效果。

2022年7月18日至26日期間，財富情報及調查科聯同反詐騙協調中心，安排宣傳車穿梭全港，宣揚防騙和反洗黑錢的信息。財富情報及調查科人員亦藉此機會向市民大眾講解洗錢活動的常見犯案手法。

Apart from that, the FIIB prepared various promotional materials which were displayed at hundreds of locations. To maximise the publicity effect, e-version promotional materials were displayed on digital platforms such as the Force's Facebook page and webpages of banks.

Between 18<sup>th</sup> and 26<sup>th</sup> July 2022, in cooperation with the Anti-Deception Coordination Centre, a promotional truck traveled around Hong Kong to disseminate anti-scam and AML messages while FIIB officers grasped the chance to explain common modus operandi of ML activities to members of the public.





舉辦研討會提高大眾對洗錢罪行的意識。

Seminars were held with the aim of raising public awareness on ML offences.

另外，財富情報及調查科十分重視持份者的參與及公眾教育，故特別為金融機構和指定非金融企業及行業、大學生和中學生、長者及公眾舉辦多個研討會，講解洗黑錢趨勢並提高其相關意識。

On the other hand, FIIB values stakeholder engagement and public education. Multiple seminars were conducted for FIs and DNFBPs, university & secondary school students, elderly and other members of public to explain ML trends and to raise their awareness.

## 執法行動

財富情報及調查科採取以情報為主導的方針，聯同各總部及總區單位多次展開代號為「雋語」的拘捕行動，成功打擊多個利用錢驢戶口洗黑錢的犯罪集團。在2022年7月18日至8月19日舉辦的反洗黑錢月期間，283人因清洗187億9千萬港元懷疑犯罪得益被拘捕，被防止轉移的資產達2,700萬港元。

## Enforcement Action

Adopting an intelligence-led approach, FIIB stepped up enforcement actions and mounted several arrest operations under codenamed WISEWORD jointly with various formations at Headquarters and regional levels with several criminal syndicates engaging in ML with accounts of money mules being smashed successfully. During the AML Month held between 18<sup>th</sup> July and 19<sup>th</sup> August 2022, 283 persons were arrested for laundering a total of HKD 18.79 billion of suspected crime proceeds, while HKD 27 million assets were prevented from dissipation.



「守戶者聯盟2022」新聞發布會。  
Press briefings for Project AccFencers 2022.

# 常用詞彙 Glossary

簡稱 Abbreviations	English	中文
AML	Anti-Money Laundering	打擊洗錢／反洗錢／反洗黑錢
APG	Asia/Pacific Group on Money Laundering	亞洲／太平洋反清洗黑錢組織 ( 亞太反洗錢組織 )
ATMs	Automated teller machines	自動櫃員機
C&ED	Customs and Excise Department	香港海關
CFT	Counter-Financing of Terrorism	打擊恐怖分子資金籌集
DNFBPs	Designated Non-Financial Businesses and Professions	指定非金融企業及行業
Egmont Group	The Egmont Group of Financial Intelligence Units	埃格蒙特組織
FATF	Financial Action Task Force	財務行動特別組織 ( 特別組織 )
FDAP	Financial Data Analytic Platform	財務數據分析平台
FIC	Financial Investigation Course	財富調查課程
FIIB	Financial Intelligence and Investigation Bureau	財富情報及調查科
FinTech	Financial Technology	金融科技
FIs	Financial Institutions	金融機構
FIUs	Financial Intelligence Units	財富情報單位
HKPF	Hong Kong Police Force	香港警務處
HRA	Hong Kong's Money Laundering and Terrorist Financing Risk Assessment	香港洗錢及恐怖分子資金籌集 風險評估
ICAC	Independent Commission Against Corruption	廉政公署



# 常用詞彙 Glossary

簡稱 Abbreviations	English	中文
JFIU	Joint Financial Intelligence Unit	聯合財富情報組
LEAs	Law Enforcement Agencies	執法機關
ME	Mutual Evaluation	相互評核
ML	Money Laundering	清洗黑錢/洗錢
MLEC	Money Laundering Expert Cadre	洗黑錢專家
MoU	Memorandum of Understanding	諒解備忘錄
NLP	Natural language processing	自然語言處理技術
PF	Proliferation Financing	大規模毀滅武器擴散資金籌集
RA	Risk Assessment Section	風險評估小組
SFC	Securities and Futures Commission	證券及期貨事務監察委員會
STRs	Suspicious Transaction Reports	可疑交易報告
STREAMS	Suspicious Transaction Report and Management System	可疑交易報告管理系統
SVFs	Stored Value Facilities	儲值支付工具
TF	Terrorist Financing	恐怖分子資金籌集

## 聯合財富情報組 Joint Financial Intelligence Unit

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JFIU Website

