

2011

Joint Financial Intelligence Unit Annual Report

聯合財富情報組年報



Joint Financial Intelligence Unit
聯合財富情報組





Joint Financial Intelligence Unit
聯合財富情報組



抱負及使命

Vision & Mission

抱負

使聯合財富情報組繼續作為亞太區內其中一個主要的財富情報組

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為恐怖分子融資等非法活動的影響，方法是：

- 使聯合財富情報組的專業標準與相關的國際標準接軌
- 促進及加強本地與國際機構之間在財富情報交換方面的合作
- 精細分析聯合財富情報組接收的可疑交易報告並且作出適時發布
- 加強相關業界對清洗黑錢及為恐怖分子融資問題的意識及了解

Vision

That the Joint Financial Intelligence Unit (JFIU) remains one of the leading FIUs in the Asia Pacific Region

Mission

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

- **J**uxtaposing JFIU's professional standards with relevant international standards
- **F**ostering and strengthening cooperation with local and international agencies in the exchange of financial intelligence
- **I**ntelligently analyzing suspicious transaction reports received by JFIU and making disseminations as appropriate
- **U**pggrading the relevant sectors' awareness and understanding on money laundering and terrorist financing issues

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聯合財富情報組主管回顧

Comments by the Head of Joint Financial Intelligence Unit ('JFIU')

馬炳堯警司

香港是世界主要的金融中心之一，不僅金融服務業百花齊放，金融規管制度亦十分健全。香港通訊設備優良、外匯市場又成熟活躍、對資金的進出沒有限制，這些因素都有助香港金融服務的發展。

本港開放及優越的金融體系，對意圖參與清洗黑錢及恐怖分子融資的人來說亦同樣吸引。任何與犯罪得益相關的聯繫不但對國際金融中心的穩健帶來挑戰，亦會影響香港的聲譽。

聯合財富情報組由香港警務處及香港海關人員組成，屬於執法型的財富情報組。在過去廿三年來本組一直站在最前線，配合香港特別行政區政府果斷的態度應對清洗黑錢的風險及鞏固本港打擊清洗黑錢及反恐融資制度。

Mr. MA Ping-yiu, Superintendent of Police

Hong Kong is one of the world's largest financial centres with both a vibrant financial services sector and a sound regulatory regime. Excellent communication networks, active foreign exchange market and the absence of restrictions on capital inflow and outflow, are all conducive to the development of Hong Kong's financial services.

However, the open and sophisticated financial system of Hong Kong is also attractive to those wishing to engage in money laundering activities. These risks challenge the integrity of international financial centres. Any association with criminal proceeds will also jeopardize the reputation of Hong Kong.

In the past 23 years, Joint Financial Intelligence Unit ('JFIU') has been at the forefront of the determined efforts of the Government of the Hong Kong Special Administrative Region ('HKSARG') to tackle these money laundering risks. Staffed by the Hong Kong Police Force ('HKPF') and the Customs and Excise Department ('C&ED'), JFIU is a law enforcement type financial intelligence unit which underpins Hong Kong's Anti-Money Laundering / Combating the Financing of Terrorism ('AML/CFT') regime.

年內檢討

The Year in Review

在過去數年，回應時代轉變，本組進行了擴充和重組架構，同時亦遷進警察總部內簇新的辦公大樓，人手亦由 29 名增至 44 名。這些重大的改變，提升了情報分析以及培訓和外展的能力，彰顯了香港政府對阻嚇和偵查清洗黑錢活動的決心。

近年來，可疑交易報告的數目和質量近年來均平穩上升。在 2011 年內，本組收到 20,287 份可疑交易報告，創歷來新高，這實在是本組人員與財經事務及庫務局和保安局禁毒處攜手在外展和教育工作上努力的成果。隨着金融機構為符合於 2012 年 4 月 1 日生效的《打擊洗錢及恐怖分子資金籌集（金融機構）條例》而加強實施防禦性措施，我們預計舉報數目將會繼續增加。本組會繼往開來，並準備就緒去接收、分析及發布這些報告。

Never has that growth been more profound than in the recent years, during which time JFIU has expanded and restructured, at the same time moving into new office premises within the Police Headquarters to accommodate additional staffing levels, which have been increased from 29 up to 44. These very important changes, enhancing the capability of intelligence analysis, training and outreach are strong evidence proving HKSARG's determination to deter and detect money laundering activities.

The number and quality of suspicious transaction reports ('STRs') have been steadily rising in recent years. In 2011, JFIU received a record of 20,287 STRs. These are due no small part to the outreach and education efforts of these staff, undertaken in partnership with the Financial Services and the Treasury Bureau and the Narcotics Division of Security Bureau. With the enhanced efforts in implementing preventive measures to comply with the Anti-Money Laundering and Counter-Terrorist Financing (Financial Institutions) Ordinance ("AMLO"), which came into operation on 1st April 2012 by financial institutions, it is anticipated that the reporting level will increase. It can be rest assured that JFIU stands ready to receive, analyse and disseminate these reports and build on its previous success.

年內檢討

The Year in Review

要打擊清洗黑錢及恐怖分子融資，若單純在香港本地層面採取措施而沒有國際合作及統籌，成效必定有限。可喜的是，本組在年內與海外財富情報組交換的情報（包括接收及發布）創歷來新高，同時亦更積極參與全球跨政府組織，例如“打擊清洗黑錢財務行動特別組織”（“特別組織”/FATF）及“亞洲／太平洋反清洗黑錢組織”（“亞太反洗錢組織”/APG）的工作。此外，聯合財富情報組與馬來西亞財富情報組聯合領導亞太反洗錢組織「與大規模跨國欺騙有關之清洗黑錢活動」類型學研究計劃，報告已提交亞太反洗錢組織，並於二零一一年七月在印度科奇舉行的周年會議中獲得正式通過。

聯合財富情報組人員會繼續秉持過去 23 年的發展成果和動力，並以此為基礎，本組會繼往開來、以同樣的決心和毅力，迎接未來各種各樣的挑戰。

Without international cooperation and coordination, measures taken solely in Hong Kong would have limited effect in combating money laundering and the financing of terrorism. It is therefore pleased to note that in 2011 JFIU received and disseminated record levels of intelligence exchange with overseas FIUs while at the same time seeking significantly increased engagement with worldwide intergovernmental bodies such as Financial Action Task Force (“FATF”) and Asia Pacific Group on Money Laundering (“APG”). JFIU co-led the APG Typology Project of ‘Money Laundering associated with Large-scale Transnational Frauds’ with the Malaysian Financial Intelligence Unit. The report has been submitted to the APG and was adopted in the annual meeting held in Kochi, India in July 2011.

The challenge for JFIU is to build upon the success in the past 23 years and maintain the momentum of development. JFIU is well equipped with the staff, infrastructure and support to meet the challenges ahead with confidence.

聯合財富情報組的成立

為執行《販毒（追討得益）條例》，當局在毒品調查科內成立了財富調查組。與此同時，法例訂明了舉報可疑交易的規定，而聯合財富情報組作為接收、分析和發放可疑交易報告的指定單位。有鑒於可疑交易舉報制度是《販毒（追討得益）條例》的關鍵一環，當局因而把聯合財富情報組歸入毒品調查科財富調查組內，以便有效管理及打擊清洗黑錢的活動。

一直以來，聯合財富情報組都是獨立運作，致力成為執法型的財富情報組。自1989年成立以來，本組的主管亦同時指揮財富調查組。及至2010年，本組進一步擴充組別架構，而財富調查組及聯合財富情報組分別由兩名主管獨立管理。

Establishment of JFIU

To implement the Drug Trafficking (Recovery of Proceeds) Ordinance (“DTROP”), a Financial Investigations Division (FI NB) was formed within the Narcotics Bureau of the HKPF. DTROP imposes the requirement to report suspicious transactions. JFIU is the designated unit to receive, analyze and disseminate STRs. As the reporting regime for STRs was an integral part of DTROP, JFIU was established within FI NB so that the whole AML enforcement framework could be effectively managed.

JFIU has always operated independently, fully embracing the ideals of a law enforcement type of FIU. Since its formation in 1989, the Head of JFIU was also the Police Superintendent commanding FI NB. This arrangement was revised in 2010 when JFIU expanded to a full Division structure and an independent post of the Head of JFIU was created.

組織架構

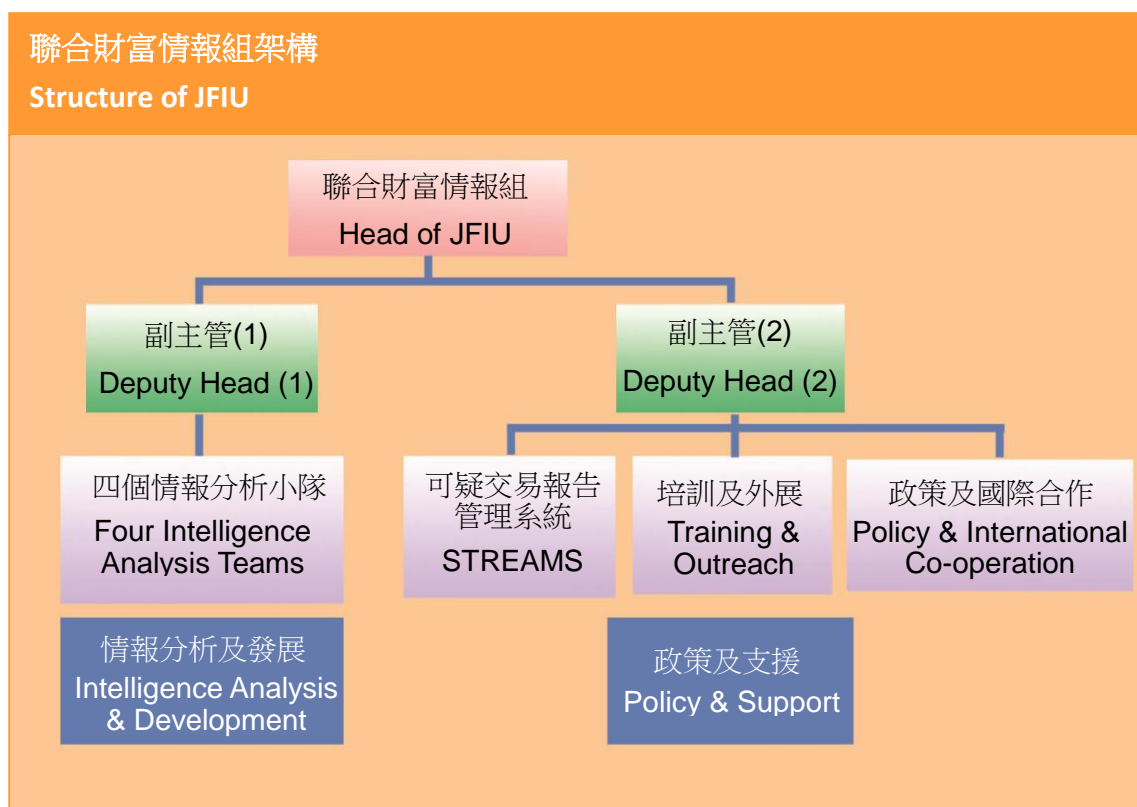
聯合財富情報組是一個執法型的財富情報組，主要由香港警務處人員組成，並得到香港海關人員支援。在“打擊清洗黑錢財務行動特別組織”於2008年完成對香港的相互評核後，當局提供資源把本組的人手由29名增至44名。在2009年至2010年期間，本組逐步招募更多人手，使其運作架構擴展至現時的規模。

聯合財富情報一組由四個分析小隊組成，專門負責分析和發展情報，而聯合財富情報二組則由三個小隊組成，負責政策及支援、國際合作、培訓及可疑交易報告管理系統的事宜。

Organisation and Structure

JFIU is a law enforcement type FIU staffed primarily by HKPF officers with support from C&ED officers. Following the completion of the last Mutual Evaluation of Hong Kong by FATF in 2008, HKSARG made provisions to increase the number of staff of JFIU from 29 to 44. Additional officers were recruited progressively between 2009 and 2010 allowing JFIU to expand its new operational structure.

JFIU 1, comprising four analysis teams, is responsible exclusively for intelligence analysis and development whereas JFIU 2, comprising three teams, is responsible for policy and support, international co-operation, training and the management of the Suspicious Transaction Report and Management System (“STREAMS”).



辦事處及保安

在現行本港法例的規定下，聯合財富情報組是本港指定接收可疑交易報告的機構。而確保呈報機構知道它們所提供的資料會以絕對保密的形式處理，是十分重要的。可疑交易報告在香港法例下得到絕對保護，任何人如沒有正當的理由而廣播或發布任何資料，而泄露有人已向聯合財富情報組舉報可疑交易的事實或舉報人的身分，均屬違法。

保密及安全為本組的工作的基本原則。自2010年1月起，本組已遷往警察總部內的一個新辦事處，該處不但與其他運作單位分開，保安控制亦極其嚴密，只限本組人員及與本組有公務來往的人士出入。本組的資料貯存於一個封閉式地點，並符合政府對資訊系統實施的《保安規例》。同時，只有獲授權的人員，才可查閱貯存的資料。根據本港法例，在任何未獲授權的情況下查閱或披露有關資料，均屬刑事罪行。

Accommodation & Security

JFIU is the designated agency under the Hong Kong legislation to receive STRs. It is important to ensure that reporting entities file STRs with the knowledge that the information will be handled in the strictest confidence. Confidentiality of STRs is protected by law that criminal sanction will be given to anyone who without justification broadcasts or publishes any information that reveals a report has been made to JFIU or the identity of anyone who has made a report.

Confidentiality and security are fundamental principles in JFIU work practices. Since January 2010, JFIU has been relocated within Police Headquarters that is separate from other operational units and employed strict security controls. The access to JFIU is restricted to its staff and those having official business with the unit. Information is stored in a closed area that complies with government security regulations on information systems. Only authorised officers can access stored information. Unauthorised access or disclosure of such information amounts to criminal offences under Hong Kong Law.

部門效能

Corporate Effectiveness



2010年1月聯合財富情報組
新辦公室開幕禮

Opening ceremony of the
new JFIU office in January 2010

聯合財富情報組的人員

本組所有人員均從香港警務處或香港海關招募，並受多項紀律守則及《公務員事務規例》規管。在履新前，本組各人員均須接受內部審查程序；在履新後，更須定期接受培訓，以確保各人員均具有最高水平的誠信和專業操守。

本組甄選人員的競爭十分激烈，應徵人員均需接受文件評核及面試。本組人員普遍在金融及法律科目均有很強的學歷背景，部份更已經取得法律、會計或銀行方面的專業資格。一般來說，調至本組工作的人員已經接受刑事調查訓練並且曾擔任前線偵緝人員，其中不少更擅長處理財

Our People

All JFIU personnel are recruited exclusively from HKPF or C&ED and are subject to a number of disciplinary codes and civil service regulations. They are additionally subject to an internal clearance process before taking up appointment and once in post, they will participate in regular training to ensure the highest possible levels of integrity and professionalism.

Selection to serve in JFIU is competitive, by paper assessment and interview. It is common that officers have strong academic backgrounds in financial and legal studies; several have also gained professional qualifications in legal, accounting or banking sectors. In general, officers transferring to

部門效能

Corporate Effectiveness

富調查或商業罪案。調往本組工作後，人員均需接受財富調查方面的專門培訓，包括清洗黑錢的手法及趨勢、相關法例、財富情報分析及資金流向分析。

季報

本組每季均會為監管機構及其他呈報機構出版《可疑交易報告季度分析》。該報告詳列可疑交易報告的統計數字，以及現時和新興的洗錢趨勢和類型學。報告會上載於本組網頁的“登入限制區”，凡已取得可疑交易報告管理系統帳戶或密碼的呈報機構，均可經該區查閱報告。

JFIU have undergone criminal investigation training and have served as front-line detectives, many of whom are specialised in Financial Investigations or Commercial Crime. After the transfer to JFIU, all officers will attend specialist training in financial investigations, including money laundering methodologies and trends, relevant legislations, financial intelligence and fund flow analysis.

The Quarterly Report

JFIU publishes the ‘Quarterly Analysis’ on STRs for regulators and other reporting entities. The report details STRs statistics as well as current and emerging trends and typologies. The report is also published in the restricted JFIU website which can be accessed by all reporting entities that have opened a STREAMS account or obtained a password.



部門效能

Corporate Effectiveness

公眾網頁

本組已在 2011 年更新其公眾網頁，以反映個別行業對其類型學，以及提供更多有關打擊清洗黑錢／反恐融資的資料的需求。

聯合財富情報組的網頁更新工作已於 2011 年完成。

The update of JFIU webpage was completed in 2011.

www.jfiu.gov.hk

Public Website

JFIU's public website was updated in 2011 to reflect the demand for more sector specific typologies and information on AML/CFT subjects.



法律架構

香港設有全面的打擊清洗黑錢／反恐融資法律架構，當中聯合財富情報組的角色以及有關提交可疑交易報告的規定是其中的重要元素。第一項打擊清洗黑錢的法例於 1989 年立法，針對毒販的資產來源及收益，並為本組接收、分析和發放可疑交易報告等工作提供法律基礎。第二項法例於 1994 年通過，把法律框架的涵蓋面擴大至包括非毒品罪行收益的調查。在發生「911」恐怖襲擊後，當局於 2002 年通過第三項法例，以加強法例打擊恐怖分子融資活動。於 2012 年 4 月，當局已執行第四項法例，加強香港對金融界的反清洗黑錢制度中的防範性措施。

(I) 香港法例第 405 章 《販毒（追討得益）條例》

《販毒（追討得益）條例》於 1989 年立法通過，以落實《1988 年聯合國禁止非法販運麻醉藥品和精神藥物公約》的規定。這是本港首次就清洗黑錢罪行立法，並特別針對清洗販毒得益。

這條例授權財富調查人員追討、凍結和沒收被捕毒販的資產。條例第 25 條把有人知道或有合理理由相信有關財產代表任何人的販毒得益而仍處理該財產列為刑

Legal Framework

Hong Kong has established a comprehensive AML/CFT legal framework, central to which is the role of JFIU and the requirement to file STRs. The first legislation was enacted in 1989 targeting the assets of drug traffickers and providing a legal basis for JFIU to receive, analyse and disseminate STRs. The second piece of legislation was enacted in 1994, expanding the legal framework to deal with the investigation of proceeds from non-drug crimes. Subsequent to the 9/11 attacks, the third legislation to enhance the combating of terrorist financing was enacted in 2002. In April 2012, the fourth piece of legislation, which seeks to enhance Hong Kong's anti-money laundering regime for the financial sectors in respect of preventive measures, took effect.

(I) “Drug Trafficking (Recovery of Proceeds) Ordinance” – Cap. 405, Laws of Hong Kong

DTROP was enacted in 1989 to provide for the confiscation of the proceeds of drug trafficking and to counter the laundering of drug money. It is the first anti-money laundering legislation in Hong Kong which specifically targets the laundering of drug proceeds.

It empowers financial investigators to trace, freeze and confiscate assets of arrested drug traffickers. Section 25 of DTROP criminalises the dealing with properties knowing or having

事罪行，一經定罪，最高可被罰款港幣 500 萬元及監禁 14 年。

(II) 香港法例第 455 章 《有組織及嚴重罪行條例》

《有組織及嚴重罪行條例》於 1994 年立法通過。該法例把涵蓋面由起初針對清洗販毒得益，延伸至所有在港干犯的可公訴罪行及在其他國家干犯同類罪行的得益。該條例又加強調查人員對打擊及調查有組織及嚴重罪行的能力，授權調查人員對犯罪集團的資產進行凍結和沒收，以及加重因某類罪行而被定罪人士的判刑。一經定罪，有關人士最高可處罰款港幣 500 萬元及監禁 14 年。

(III) 香港法例第 575 章 《聯合國（反恐怖主義措施）條例》

《聯合國（反恐怖主義措施）條例》是針對聯合國安全理事會所指明的恐怖分子而制定的。該條例把向恐怖分子或與恐怖分子有聯繫的人提供資金或金融（或有關的）服務列為刑事罪行，同時附予執法機構權力將恐怖分子的資產凍結和充公。根據該條例第 4 條，《香港憲報》會不時公布聯合國指明恐怖分子的名單。

reasonable grounds to believe they represent a person's proceeds of drug trafficking. The maximum penalty on conviction is a HKD\$5,000,000 fine and imprisonment for 14 years.

(II) Organised and Serious Crimes Ordinance – Cap. 455, Laws of Hong Kong

The Organised and Serious Crimes Ordinance ('OSCO') was enacted in 1994. It extended the money laundering offence to cover the proceeds of all indictable offences in Hong Kong and similar conduct worldwide. OSCO also provides investigators with powerful tools to conduct investigation into organised crime, restrain and confiscate the assets of organised crime groups and enhance the sentences of those convicted of certain types of offences. The maximum penalty on conviction is a HKD\$5,000,000 fine and imprisonment for 14 years.

(III) United Nations (Anti-Terrorism Measures) Ordinance – Cap. 575, Laws of Hong Kong

The United Nations (Anti-Terrorism Measures) Ordinance ('UNATMO') targets terrorists designated by the United Nations Security Council. UNATMO criminalises the supply of funds and for making funds or financial (or related) services available to terrorists and terrorist associates. It also permits terrorist property to be frozen and subsequently

法律架構

Legal Framework

forfeited. List of designated terrorists is published in the Hong Kong Government Gazette from time to time pursuant to Section 4 of UNATMO.

(IV) 香港法例第615章

《打擊洗錢及恐怖分子資金籌集(金融機構)條例》

《打擊洗錢及恐怖分子資金籌集(金融機構)條例》於2011年6月通過，並在2012年4月生效。法例旨在把適用於金融機構的打擊洗錢的防禦措施(即客戶查證及備存紀錄要求)納入法規及為匯款代理人及貨幣兌換商(統稱為金錢服務經營者)實施發牌制度。

(IV) Anti-Money Laundering and Counter-Terrorist Financing (Financial Institutions) Ordinance – Cap. 615, Laws of Hong Kong

AMLO was enacted in June 2011 and implemented on 1 April 2012. It seeks to codify the AML preventive measures (viz. customer due diligence and record-keeping requirements) for financial institutions and put in place a licensing regime for remittance agents and money changers (categorized as money services operators).

可疑交易舉報

Suspicious Transaction Reporting

4

可疑交易舉報

於本報告第三章提及之三項條例（《販毒（追討得益）條例》、《有組織及嚴重罪行條例》及《聯合國（反恐怖主義措施）條例》）均已訂定條款，規定如有人知悉或懷疑所處理的財產為不當收益，便必須向獲授權人員（警察或海關人員）提交可疑交易報告。香港的舉報規定所涵蓋的層面很廣，適用於各行各業的人士。此外，有關法例亦已賦予有關人士權力，把從可疑交易報告取得的資料，發放予在香港或以外等地方的有關機構以打擊罪案或預防及遏止恐怖分子活動之資金簿集。

聯合財富情報組收到各行各業呈報機構提交的可疑交易報告，其中包括金融界和指定的非金融企業及行業。本組收到的大部分可疑交易報告，均經由“可疑交易報告管理系統”（STREAMS）提交，其餘小部分則經傳真或以書面形式提交。

可疑交易報告管理系統

“可疑交易報告管理系統”於2006年推行。該系統是一個網上平台，用以協助本組人員接收、分析和發布可疑交易報告。無論報告以任何形式提交，所有報告均會以該系統管理。當收到報告時，該系統會配合其他情報數據庫進行風險評估。本組會定期檢討風險評估的準則，確保這些準則能反映最新的類型學和趨勢。報告最後

Suspicious Transaction Reporting

The three pieces of legislation, namely DTROP, OSCO and UNATMO, mentioned in Chapter 3 of this report have provisions requiring a person to make an STR to an authorised officer (any HKPF or C&ED officer) should he have any knowledge or suspicion that he is dealing with tainted or terrorist property. Hong Kong's reporting requirement is very wide and applies to all sectors. The power to disseminate information derived from STRs, to local and overseas agencies, for the purposes of combating crime or preventing and suppressing the financing of terrorist acts, are also provided in the legislation.

JFIU receives reports from reporting entities, including the financial sector, and the Designated Non-Financial Businesses and Professions ('DNFBPs'). Most reports were received electronically via STREAMS while a smaller number were filed through fax or hard copies.

STREAMS

STREAMS is a web-based platform, which was introduced in 2006 to assist JFIU staff in the receipt, analysis and dissemination of STRs. Irrespective of the manner of submission, all reports are managed using STREAMS. Upon receipt of a report, STREAMS will interface with other intelligence databases and conduct risk assessment. The assessment criteria will be reviewed regularly by JFIU to ensure they reflect

可疑交易舉報

Suspicious Transaction Reporting

會由本組不同層次的人員作出分析。

自本組於 1989 年成立以來，可疑交易報告的提交數目穩步增加。正如其他國家和地區的情況一樣，銀行界所提交的可疑交易報告數目為數最多，緊隨其後的是匯款及貨幣兌換業。在 2011 年收到的 20,287 份可疑交易報告中，銀行業提交了 17,194 份（或佔 84.75%），而匯款代理人／貨幣兌換商則提交了 1,051 份（或佔 5.18%）。此外，呈報機構在年內提交的可疑交易報告數目較 2010 年增加了 3.03%，而較 2009 年則增加了 26.3%。

可疑交易報告的提交數目創歷年新高，不但反映本港的打擊清洗黑錢／反恐融資制度愈趨成熟，同時亦代表本組、政策局及監管機構在教育及外展工作方面努力的成果。

recent typologies and trends. The STRs will then be further analyzed at different levels in JFIU.

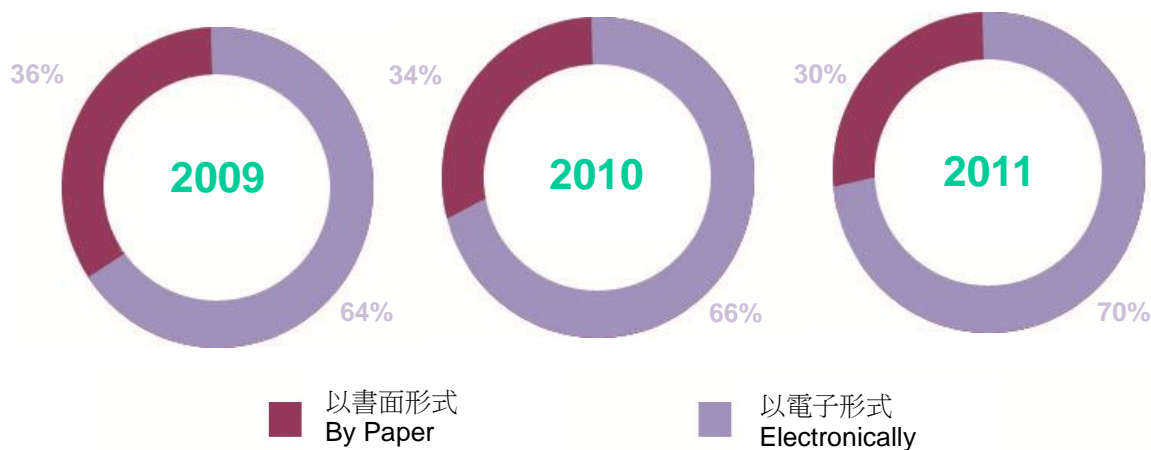
STR submissions have grown steadily since the establishment of JFIU in 1989. As it is common with most other jurisdictions, the banking sector accounts for the largest share of the STR filings, followed by the remittance and money exchange sectors. From the 20,287 STRs received in 2011, 17,194 (or 84.75%) were filed by banks while 1,051 (or 5.18%) were reported by remittance agents / money changers. Furthermore, the number of STRs filed in 2011 marked an increase of 3.03% when compared with 2010 and 26.3% when compared with 2009.

This increasing reporting level for JFIU not only reflects the rationalization of Hong Kong's AML/CFT system but also the efforts of policy bureaux, regulators and JFIU in education and outreach.

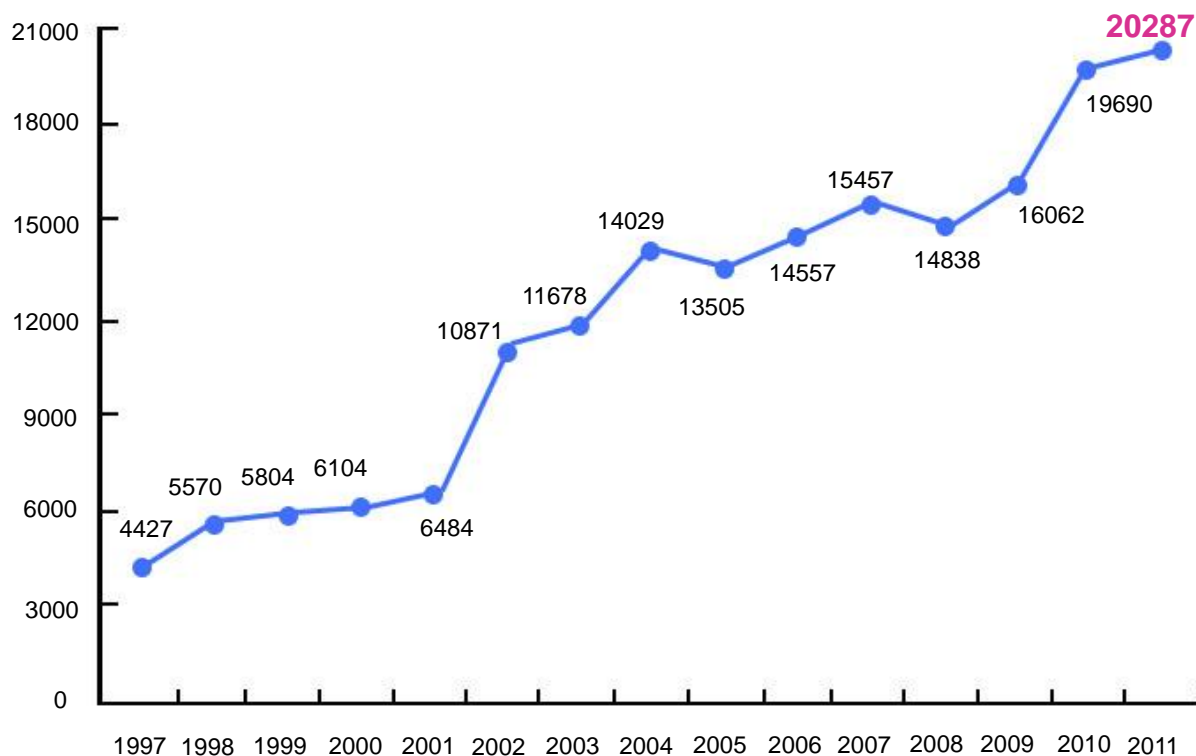
可疑交易舉報

Suspicious Transaction Reporting

提交可疑交易報告方式
Methods of Submitting STR



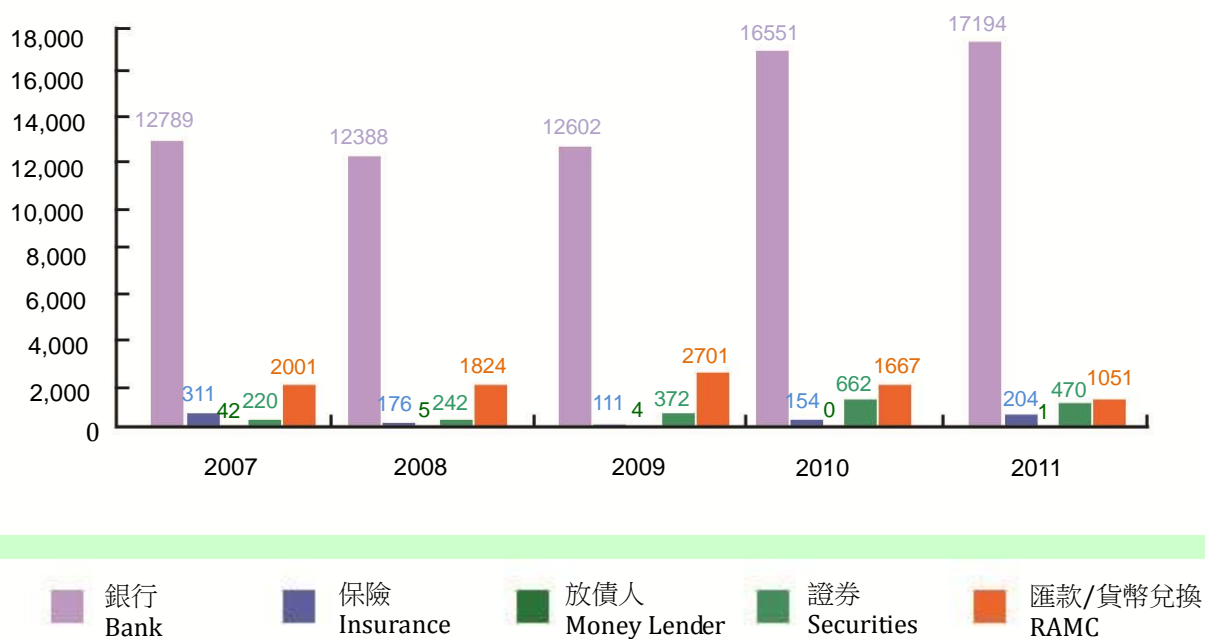
過去十五年收到的可疑交易報告數目
Number of STR received in last 15 years



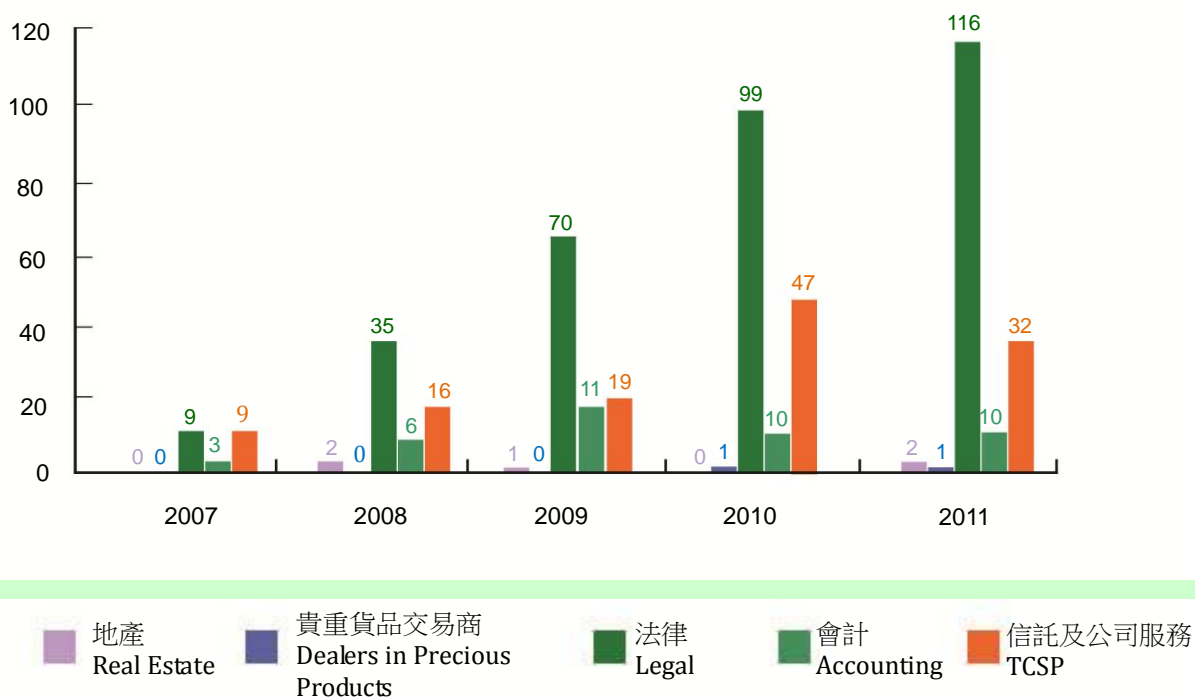
可疑交易舉報

Suspicious Transaction Reporting

2007 年至 2011 年金融機構提交的可疑交易報告數目
Number of STR Filed by Financial Sector in 2007 2011



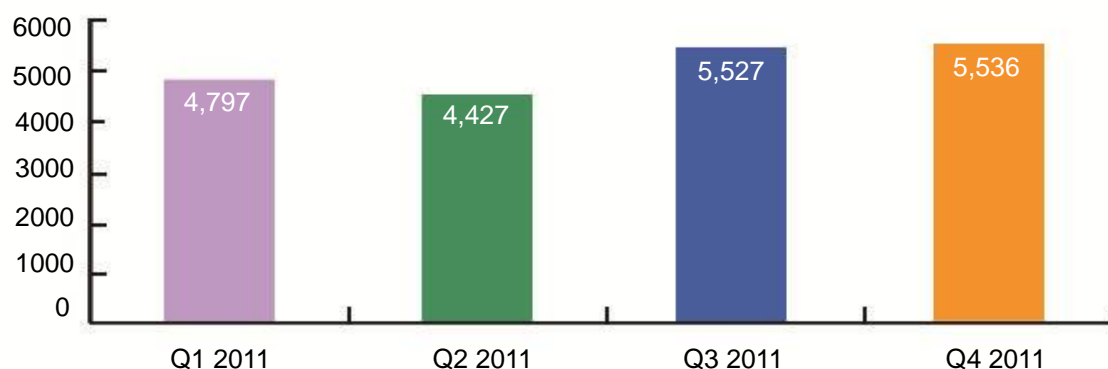
2007年至2011年指定的非金融企業及行業提交的可疑交易報告數目
Number of STR Filed by DNFBPs in 2007 2011



可疑交易舉報

Suspicious Transaction Reporting

2011 年按季接獲的可疑交易報告數目
Number of STR Received in each Quarter in 2011



2011 年接獲的可疑交易報告數目
Number of STR Received in 2011

行業／界別	Sector	數目 Number	%
金融機構	Financial Institutions		
銀行	Banks	17,194	84.75%
保險公司	Insurance Companies	204	1.01%
證券行	Securities Firms	470	2.32%
匯款代理／貨幣兌換商	Remittance Agents / Money Changers	1,051	5.18%
放債人	Money Lenders	1	0.00%
指定的非金融企業及行業	DNFBPs		
地產代理	Real Estate Agents	2	0.01%
貴重貨品交易商	Dealers in Precious Products	1	0.00%
律師行	Legal Firms	116	0.57%
會計師行	Accounting Firms	10	0.05%
信託及公司服務供應商	Trust & Company Services Providers	32	0.16%
其他	Others	1,193	5.88%
總計	Total	20,287	100.00%

可疑交易舉報

Suspicious Transaction Reporting

發布金融情報

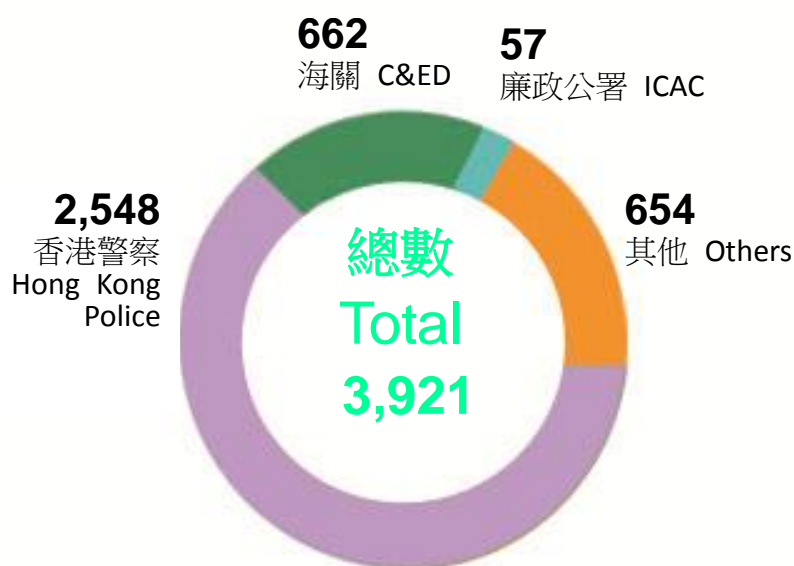
本組藉發布經可疑交易舉報或其他情報來源取得的金融情報，以協助本港及海外的執法機關進行調查。2011 年內，本組向本港及海外的執法機關及情報機關發布了 3,921 宗個案，而本報告所提及的個案研究，正好顯示這些財富情報如何協助調查罪案及限制犯罪得益。

Dissemination of Financial Intelligence

JFIU contributes to the investigations undertaken by local and overseas law enforcement agencies through the dissemination of financial intelligence obtained through STR reporting and other intelligence sources. In 2011, JFIU disseminated 3,921 cases to local and overseas law enforcement agencies and FIUs. The case studies included in this report illustrate how this intelligence has assisted in the investigation of offences and restraint of crime proceeds.

2011 年發布財富情報數目

Number of Financial Intelligence Disseminated in 2011



可疑交易舉報

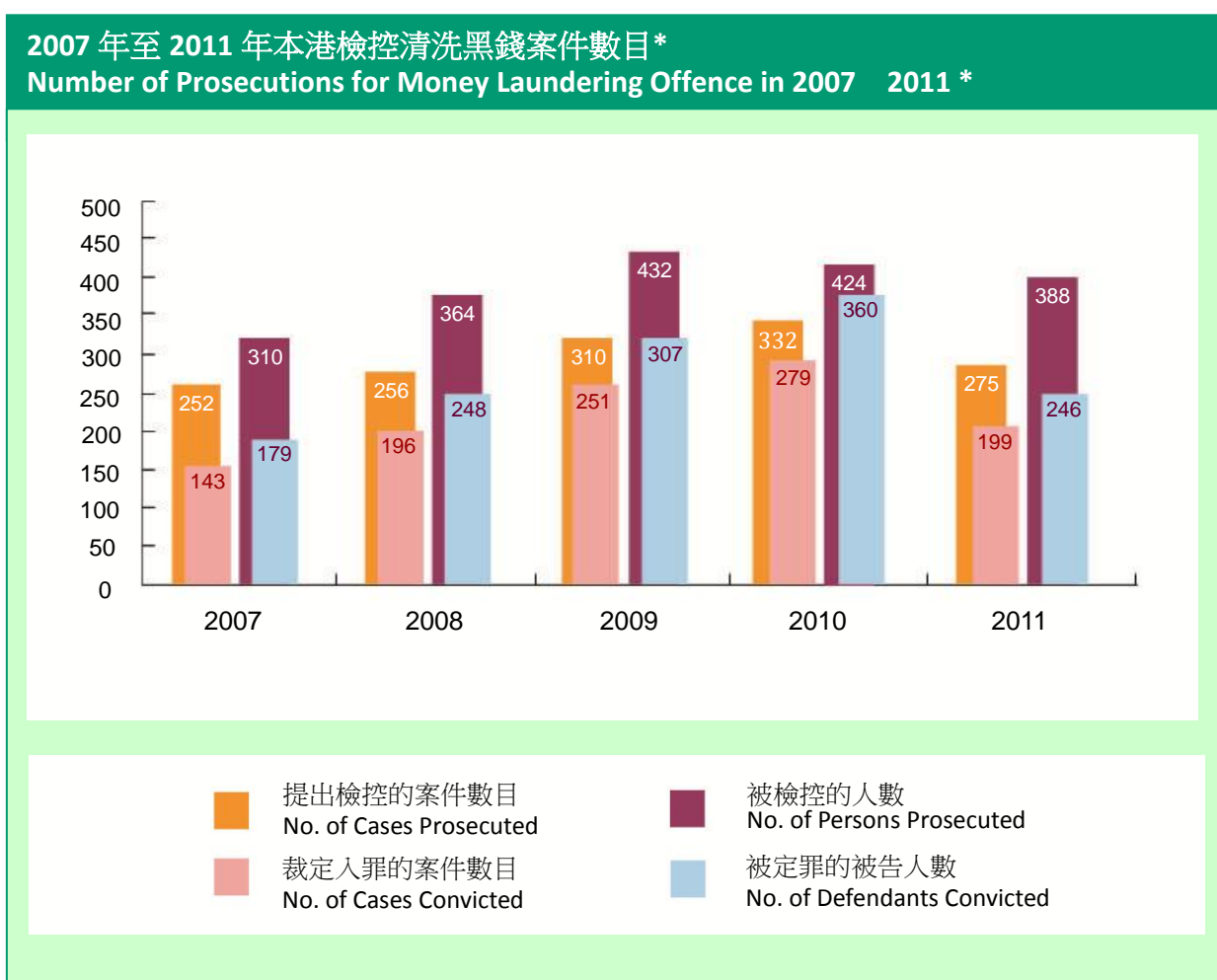
Suspicious Transaction Reporting

香港對清洗黑錢罪行的檢控及定罪

香港清洗黑錢案件的檢控及定罪個案數字一直處於高水平，當中在2010年尤其明顯。事實上，聯合財富情報組發布的資料對於案件的檢控及定罪扮演著重要的角色。詳情載於下圖：

Prosecution & Conviction of Money Laundering Offence in Hong Kong

The number of prosecutions and convictions for money laundering in Hong Kong has been maintained at a high level, particularly in 2010. The disseminations made by JFIU have played a significant role in this area. More details can be found in the graph below:



* 來源：刑事記錄科及律政司

* Source: Criminal Records Bureau and the Department of Justice

可疑交易舉報

Suspicious Transaction Reporting

提升“可疑交易報告管理系統”

“可疑交易管理系統”在接收、分析和發布財富情報的工作上，已證實為行之有效及可靠的工具。為通過應用最新的資訊科技發展，並確保該系統的表現和成效理想，本組已於 2011 年 5 月完成該系統提升工程。該系統的提升工程分三期進行，現把有關工作摘述如下：

1. 提供增值功能，令用戶更方便使用有關的功能；
2. 通過提升系統設備，加強系統的穩定性和分析能力；以及
3. 通過加強系統的保安功能，進一步保障數據的完整性和防止資料外洩。

系統提升工程反映本組致力提升向呈報機構提供的服務水平，以及對所收到的意見作出回應。

STREAMS Enhancement

STREAMS has proven to be a very valuable and reliable tool in the receipt, analysis and dissemination of financial intelligence. In order to ensure optimal system performance and effectiveness through the application of recent IT innovations, an enhancement exercise was completed in May 2011. The STREAMS Enhancement Project has been managed in three phases that are summarised below:

1. The improvement of user friendliness by the provision of value-added features;
2. The enhancement of system stability and analytical capability via system infrastructure upgrade; and
3. The protection of data integrity and the prevention of information leakage by strengthening the security features of the system.

The enhancement exercise has reflected JFIU's commitment to improve its service for reporting entities and provide positive responses to feedback received.

與香港警務處財富調查組的合作

香港警務處毒品調查科財富調查組由一名警司掌管，並於 2009 年 12 月擴充了架構。調查分組由兩個增至三個，而每個分組則由一名總督察掌管，負責處理不同罪行的清洗黑錢活動，即(i) 毒品罪行；(ii) 有組織及嚴重罪行；以及(iii) 恐怖分子融資罪行。

由於本組大多數人員曾擔任財富調查的工作，加上兩組的管理層每天均會就由本組發布予財富調查組進行調查的重要案件進行討論及了解調查進展，所以在這緊密的工作關係下，亦帶動雙方建立了一個適切而迅速的合作模式。

案例 1 – 假冒身分詐騙案

本組收到一份可疑交易報告，聲稱一名歐洲受害人被騙，並把超過 900,000 歐元匯至本港一間公司的銀行帳戶。財富調查組其後調查發現該公司的董事及帳戶簽署人在收到有關款項後，立即把有關款項轉移給其他人士。該組隨即採取執法行動，並以清洗黑錢的罪名拘捕該名董事及其同黨。在搜查其中一名疑犯入住的酒店房間時，警方檢獲現金港幣 280,000 元。

Working with the Financial Investigations Division, Narcotics Bureau ('FI NB')

FI NB is commanded by a Superintendent of Police ('SP FI') and was expanded in December 2009 from two to three investigation sections, each commanded by a Chief Inspector of Police. Each of these sections specializes in a particular area of organised crime namely money laundering investigations resulting from (i) drug activities (ii) organized and serious crimes and (iii) terrorist financing.

The close working relationship between JFIU and FI NB allows optimal and timely cooperation. Many JFIU staff have previous working experience in FI NB and the management of both units meet daily to discuss cases of interest and in particular the development of urgent or significant STRs that are disseminated from JFIU to FI NB for investigations.

Case Example 1 – Identity Fraud

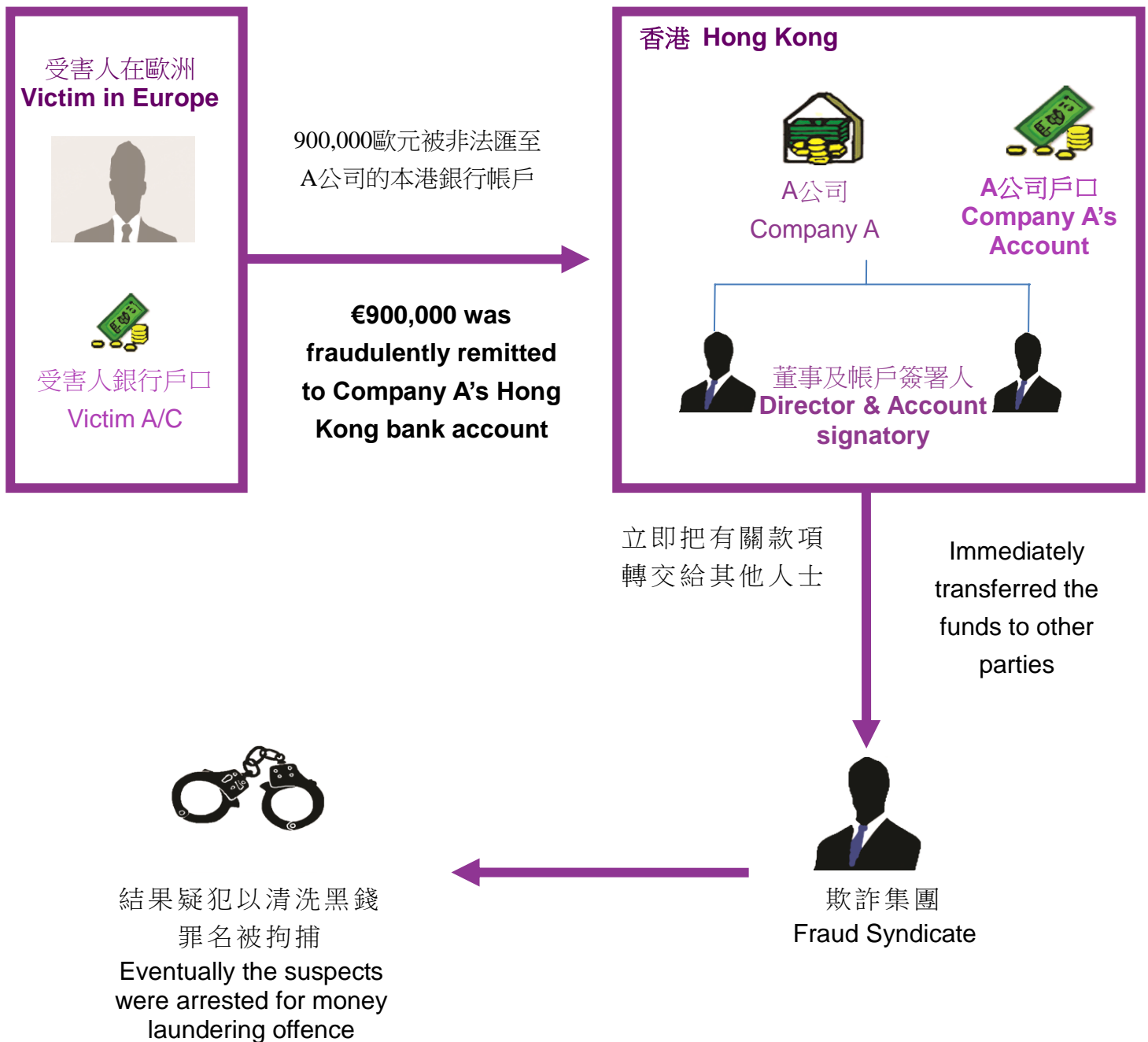
JFIU received an STR alleging that more than €900,000 had been fraudulently remitted by a victim in Europe to a Hong Kong bank account operated by a Company. Upon investigation by FI NB, it was revealed that immediately after the receipt of funds, the director of the company and account signatory had dissipated the funds to other parties. Enforcement action followed and both the director and an accomplice were arrested for money

案例及類型學

Case Examples & Typologies

laundering. HKD\$280,000 in cash was seized at the hotel room of one of the suspects.

假冒身分詐騙案實例 Illustration of Identity Fraud



案例及類型學

Case Examples & Typologies

其後的調查證實，該兩名男子均涉及跨國假冒身分的詐騙罪行，並且在本港開立銀行帳戶及空殼公司以清洗犯罪得益。他們先經一個位於亞太區的司法管轄區，把合共超過 3,000,000 歐元的詐騙得益從歐洲匯至香港。及後，另一名公司董事亦因清洗黑錢而被捕。經審訊後，所有三名男子均被定罪，被判監禁 3 至 4 年不等，並向其中一名受害人歸還大量的被騙款項。

Investigation subsequently confirmed that both males were involved in transnational identity fraud and the establishment of bank accounts and shell companies in Hong Kong through which the proceeds were laundered. It was established that more than €3,000,000 had been transferred from Europe via a jurisdiction in the Asia Pacific Region before remittance to Hong Kong. Subsequently, another company director was also arrested for money laundering. After trial, all three males were convicted and sentenced to imprisonment ranging from 3 to 4 years and substantial funds were returned to one of the victims.

假冒別人身分的詐騙案如何進行？

How Does Identity Fraud Work?

犯罪集團假冒歐洲高資產值人士的身分，趁他們身在海外或失去聯絡之時，利用他們的帳戶進行交易。詐騙集團透過偽造、分發及行使偽造文件進行這類或其他詐騙案。匯至本港的款項，通常會再匯至另一個國家或地區，或者以銀行支票提走。

The crime syndicate stole the identities of high net worth individuals in Europe and conducted transactions using their accounts while they were overseas or out of contact. Often the syndicate perpetrating these frauds is involved in the production, distribution and use of false documents to commit these and other frauds. The funds were remitted to Hong Kong from where they were further remitted to another jurisdiction or withdrawn using a bank cheque.

案例及類型學

Case Examples & Typologies

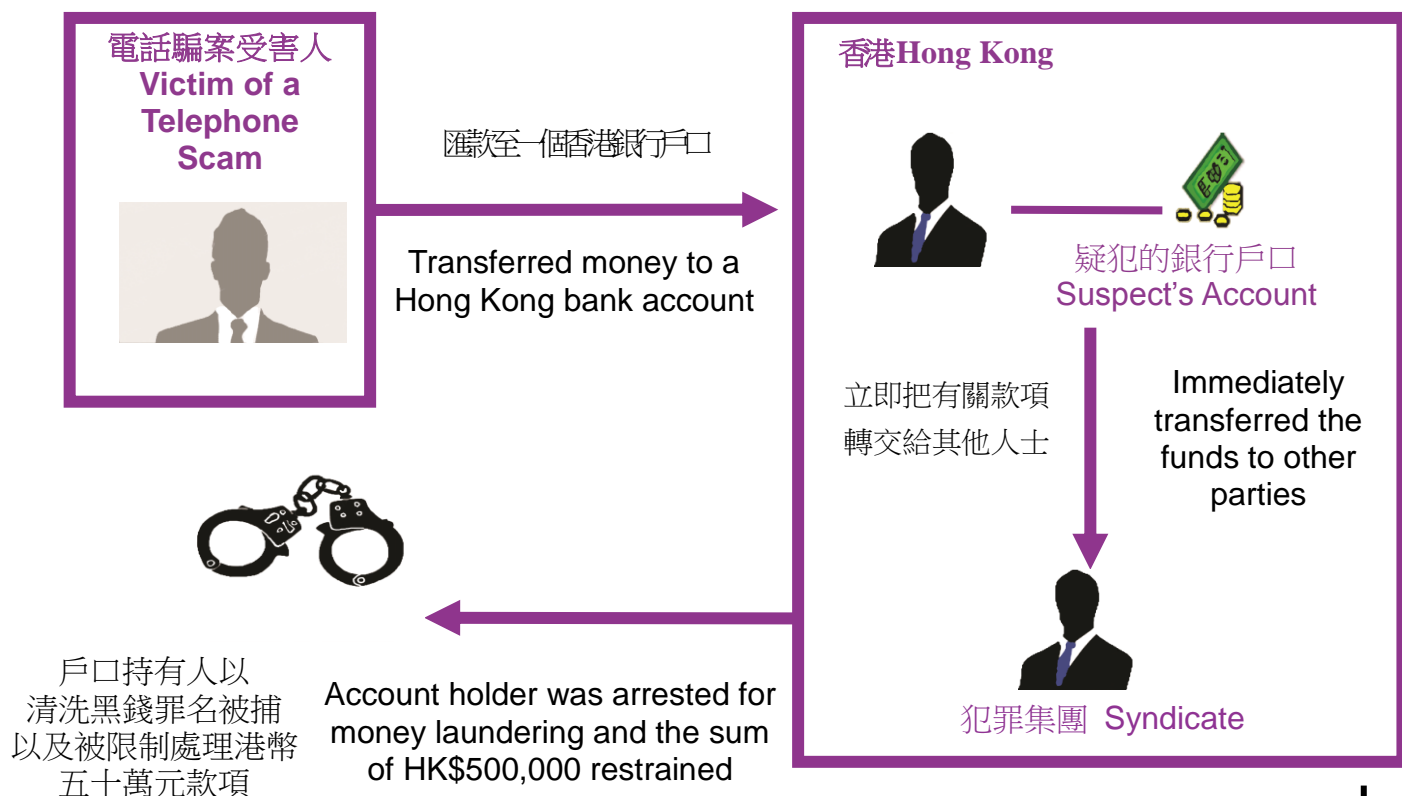
案例 2 – 電話騙案

本組收到一份可疑交易報告，顯示一個本港銀行帳戶收到兩筆合共超過港幣 130 萬元的匯款，該匯款懷疑為 X 司法管轄區電話騙案的犯罪得益。經本組初步調查及分析後，發現涉及其他可疑的帳戶，本組因而從速向財富調查組發布情報，以便跟進。及後財富調查組採取行動，並凍結該帳戶餘下超過 500,000 元的港幣。該帳戶的持有人並非本港居民。他後來被捕並承認替另一名人士開立該帳戶作不明用途。該帳戶持有人後來因清洗黑錢被控及定罪，法院亦就有關款項發出歸還令。

Case Example 2 – Telephone Scams

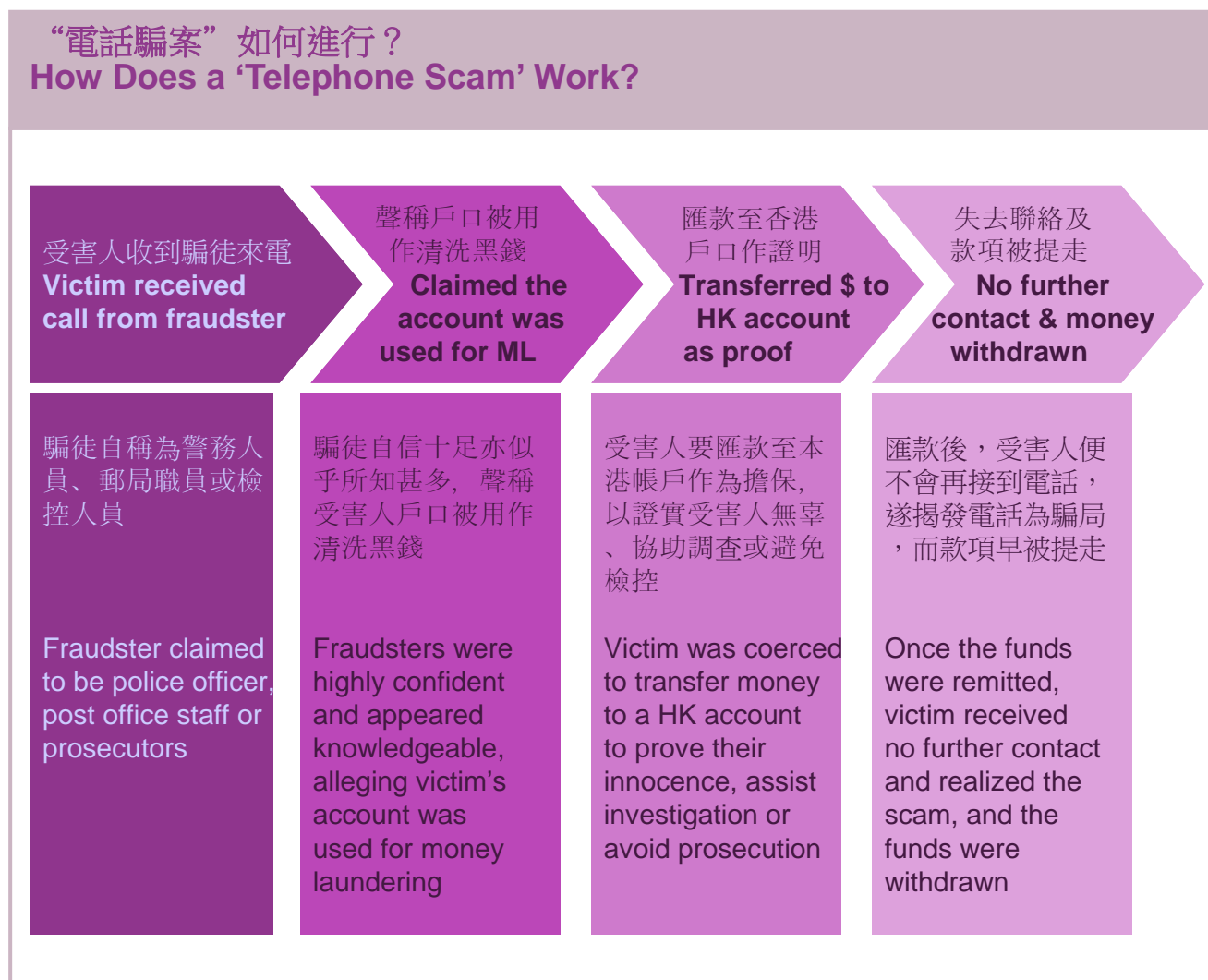
A suspicious transaction report was received showing a Hong Kong bank account had received two remittances totaling in excess of HK\$1.3 million that was suspected to be the crime proceeds of a telephone scam in Jurisdiction X. After analysis by JFIU, further accounts were identified having linkage with the scam and the intelligence was disseminated to FI NB, which took action to restrain the HK\$500,000 remaining in the account. The account holder, a non-Hong Kong resident, was later arrested and admitted opening the account for the use of others for unknown purposes. The account holder was subsequently prosecuted and convicted of money laundering and a restitution order made in respect of the funds restrained.

電話騙案實例 Illustration of Telephone Scam



案例及類型學

Case Examples & Typologies



案例及類型學

Case Examples & Typologies

“替身”銀行帳戶的用途

Use of Stooge Account Holders

近年來，非本港居民、學生及低收入人士因替他人開立帳戶而不慎掉進清洗黑錢陷阱的情況非常普遍。在大部分案件中，當事人均會收到小量報酬，但亦有一些當事人根本不知道帳戶將作何用途。本港的清洗黑錢法例行之有效，在大部分的案例顯示警方會對這些“替身”帳戶持有人作出起訴。在本港，清洗黑錢是一項十分嚴重的罪行；大部分案件的疑犯經定罪後均會被判即時入獄。

In recent years, it has been common for non-residents, students and the low-paid to inadvertently become involved in money laundering by opening bank accounts for the use of others. In most cases this is undertaken for some small monetary reward while in other cases the person does not actually know for what purpose the account will be used. The Hong Kong money laundering offence is effective and case law allows the prosecution, in most cases, of such ‘stooge’ account holders. Money laundering is considered a very serious offence in Hong Kong and in most cases its conviction attracts an immediate custodial sentence.

與香港警務處商業罪案調查科合作

本組亦與商業罪案調查科保持十分緊密的聯繫。商業罪案調查科的主要職責，是調查跨國騙案及偽造罪行，其中亦包括清洗黑錢。本組與該科建立合作夥伴的關係，就可疑交易報告中緊急或重大的騙案，給予該科迅速的轉介從而作出調查。

Working with the Commercial Crime Bureau (‘CCB’), Hong Kong Police

JFIU also enjoys a very close relationship with CCB, whose primary responsibility is investigation in transnational fraud and counterfeit offences, including money laundering. JFIU and CCB work in partnership on the development of urgent or significant fraud related STRs that are disseminated from JFIU to CCB for investigation.

案例 3 – 彩票騙案

在 2010 及 2011 年內，本組就彩票騙案發布予商業罪案調查科的可疑交易報告數

Case Example 3 – Lottery Fraud

In 2010 and 2011, JFIU disseminated a total of 175 STRs to CCB that were related to lottery

案例及類型學

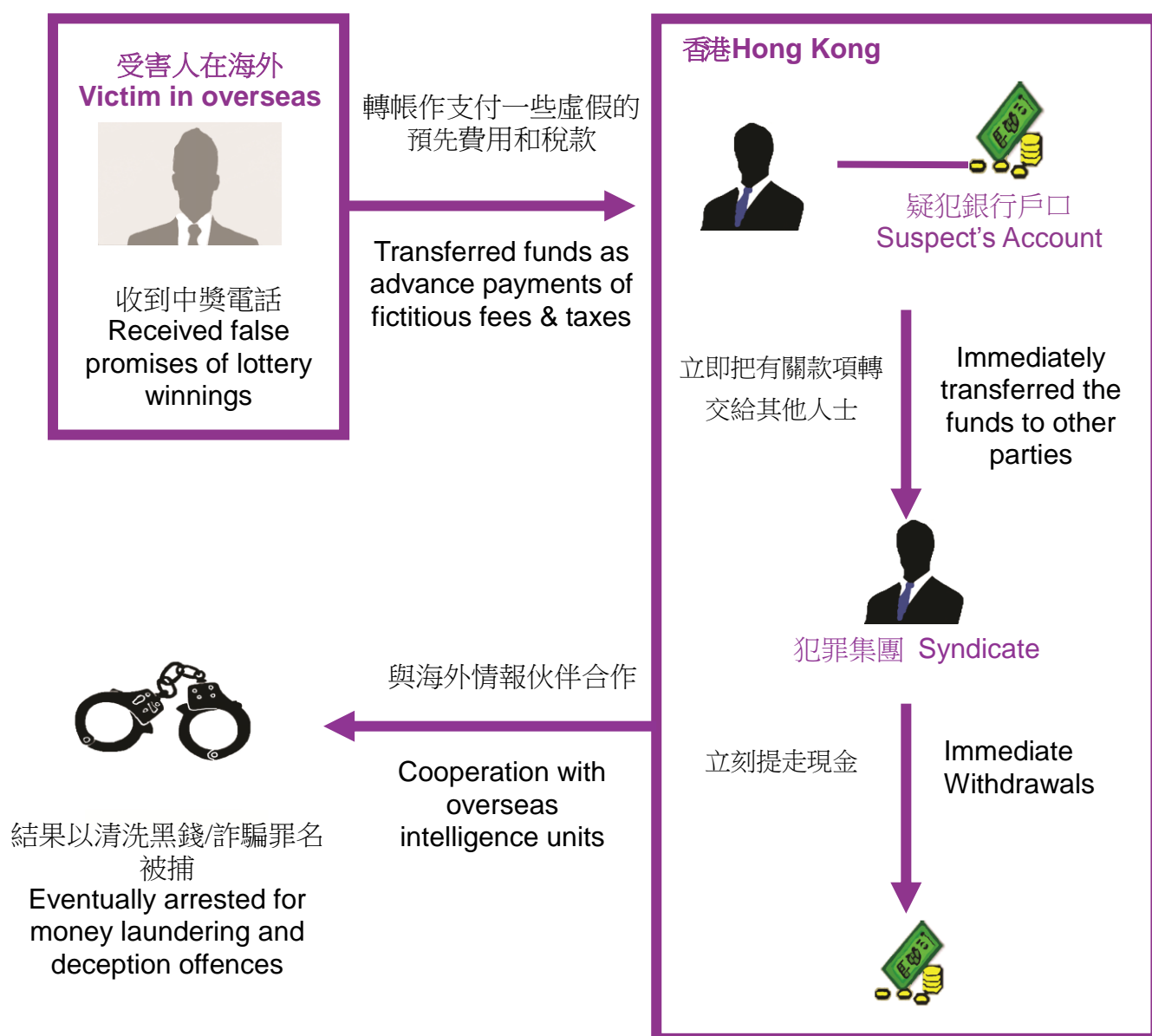
Case Examples & Typologies

目共為 175 宗。騙案中，海外受害人被騙把款項匯至本港的銀行帳戶。商業罪案調查科利用本組的資料及其他情報，在 2010 及 2011 年內成功令與這些罪行有關的 23 名清洗黑錢者被定罪。此外，本組亦向海外財富調查組伙伴和執法機關提供寶貴的資料。

fraud victims living overseas who had been conned into remitting funds to bank accounts in Hong Kong. Utilising JFIU information and other intelligence sources, in the same period, CCB convicted 23 persons of money laundering in connection with these offences. In addition, valuable information was supplied to overseas FIUs and law enforcement agencies.

彩票騙案

Illustration of Lottery Fraud



案例及類型學

Case Examples & Typologies

彩票騙案如何進行？

How Does Lottery Fraud Work?

騙徒以不知情的受害人為目標，訛稱他們已中了彩票獎金，但他們必須預先支付一些虛構費用和稅款。在本港所見的大部分案件中，受害人多為海外華人。為增加彩票騙案的可信性，騙徒把彩票與蓋上偽造商標的旅遊資料混合起來，該等商標是與本港真正的旅遊或貿易組織有關的。一旦有關款項匯至香港後，便有人以櫃員機把它迅速提走，警方實在難以追查。

Fraudsters target innocent victims with false promises of lottery winnings, provided that the victims first make advance payments of fictitious fees and taxes. In most of the cases reported in Hong Kong, victims had been targeted amongst overseas Chinese communities. Legitimacy had been added to the lottery fraud by mingling it with tourist information bearing forged trademarks associated with genuine tourist or trade bodies in Hong Kong. Once the funds are remitted to Hong Kong, they are quickly withdrawn using automatic teller machines that made criminal acts somewhat difficult to trace.

與香港海關毒販財產調查課合作

香港海關毒販財產調查課由一名監督指揮，下分三個分組，每個分組均由一名助理監督掌管，負責處理下列範疇的工作：(i) 犯罪得益調查；(ii) 國際財富調查；以及(iii) 財富情報及支援。

Working with the Financial Investigation Group, Customs and Excise Department

The Financial Investigation Group of C&ED is commanded by a Superintendent and comprises three Divisions, each commanded by an Assistant Superintendent. Each Division specializes in the following areas: (i) crime proceeds investigation, (ii) international financial investigation, and (iii) financial intelligence and support.

案例 4 - 碳信用額騙案

自二零零八年年底以來，聯合財富情報組發現多間公司的戶口從歐洲大量調動

Case Example 4 – Carbon Credit Fraud

Since late 2008, JFIU had identified a series of corporate accounts that recorded substantial

案例及類型學

Case Examples & Typologies

資金到香港，並回轉到歐洲。這些報告被交予香港海關作出分析，結果發現一個跨國有組織犯罪集團，欺騙歐盟多個政府有關二氧化碳排放配額交易所須的增值稅。這集團已經透過香港及其他多個司法管轄區清洗犯罪得益。

香港海關通知其歐洲國家的執法機構注意有關的欺騙活動，並且向該集團展開聯合執法行動，包括收回巨額的犯罪得益。在 2009 年至 2010 年期間，歐洲多個司法管轄區曾經進行執法行動，結果在歐洲拘捕了 17 名罪犯，並且搜查了超過 500 個處所，限制了全球 1.33 億歐元的犯罪得益。藉着這些聯合行動，透過司法互助制度下，香港海關成功限制了超過 5,000 萬港元的犯罪得益。

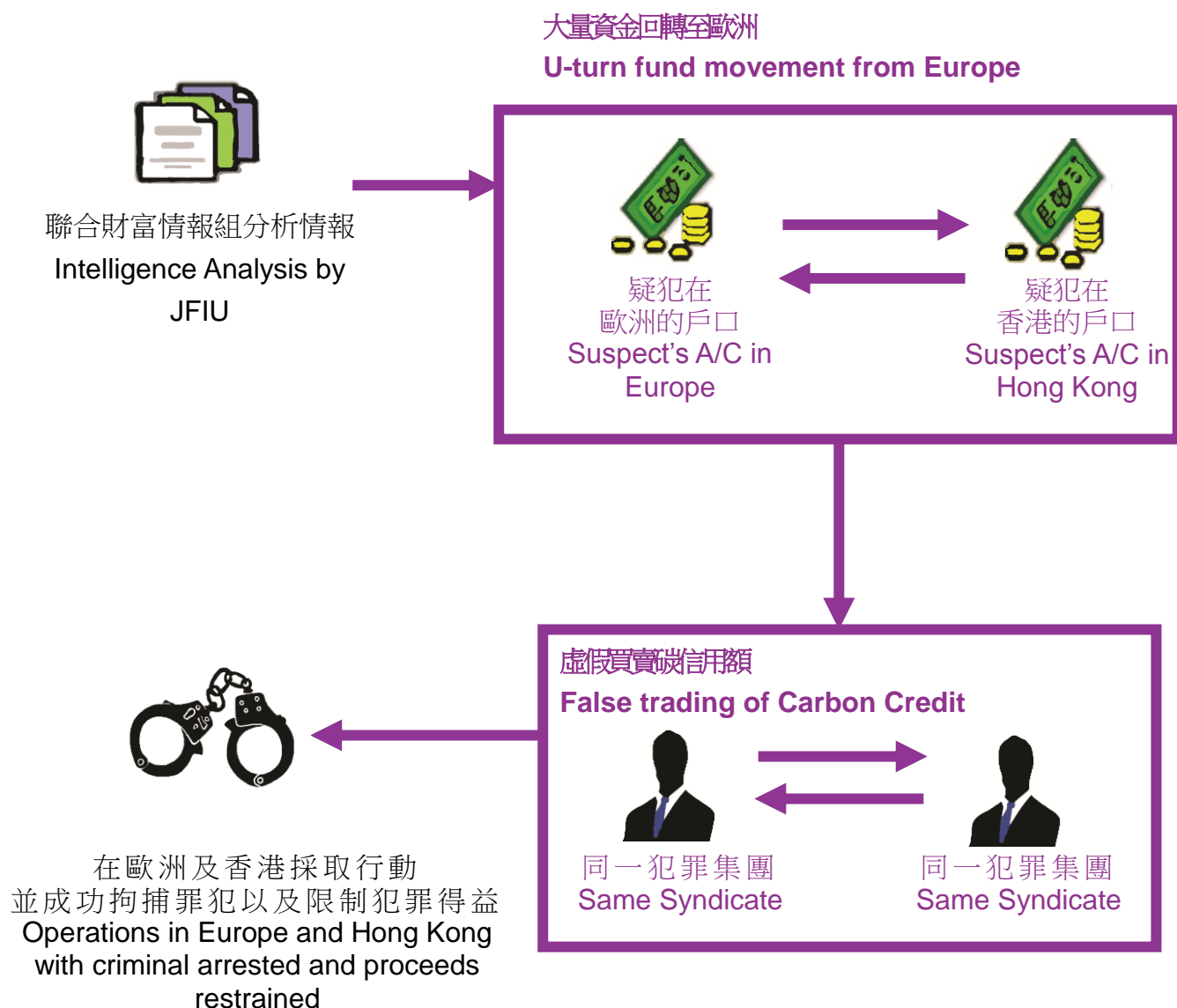
u-turn fund movements from Europe. These STRs were subsequently disseminated to C&ED and analysis identified a transnational organized crime group engaged in the deceit of various governments within the European Union of Value Added Tax (VAT) payable for carbon dioxide emission credit trading. This group had laundered the crime proceeds through Hong Kong and other jurisdictions.

C&ED alerted its counterpart agencies in the European countries of the fraud and mounted joint enforcement operations against the group, including the recovery of substantial crime proceeds. Enforcement operations were conducted in a number of European jurisdictions in 2009 and 2010 resulting in the arrest of 17 criminals and searches of over 500 premises in Europe. A total of €133 million was restrained globally. As a result of these joint operations, C&ED successfully restrained crime proceeds exceeding HK\$50 million in Hong Kong under Mutual Legal Assistance.

案例及類型學

Case Examples & Typologies

碳信用額騙案實例 Illustration of Carbon Credit Fraud



甚麼是碳信用額騙案？

What is Carbon Credit Fraud?

二氧化碳排放配額交易是針對氣候轉變的《京都議定書》的產物，亦是國際間為全球環境保護而推行的措施。在歐洲，二氧化碳排放配額是可以自由交易的，但在銷售後須受增值稅所規限。騙徒利用“不存在的”貿易商購買及轉售配額，從而剝奪政府在這些交易中所得的稅收。騙徒對交易這些碳排放配額的操縱及剝削導致國家的稅收造成巨大損失，因此，多個歐盟國家亦相應更改有關的法例。

Carbon dioxide emission credit trading resulted from the Kyoto Protocol on climate change is an international initiative for global environmental protection. In Europe, carbon dioxide emission credits can be traded freely but are subject to VAT after onward sale. The fraudsters utilise the services of a 'missing' trader to purchase and resell the credits, depriving the government of the VAT due on these transactions. The manipulation and exploitation of trading these carbon credits have caused tremendous revenue loss. As a result, several EU countries have introduced legislative changes.

國際合作

現時國際上有“特別組織”、“亞洲／太平洋反清洗黑錢組織”及“埃格蒙特組織”等數個跨政府組織負責評估全球打擊清洗黑錢／反恐融資的標準，以及評核各成員國和地區採用這些標準的程度。聯合財富情報組多年來都積極參與這些組織的工作，與國際發展並駕齊驅，並確保立場得到充分反映。本組明白與國際合作的工作日益重要，因此在最近擴充和重組架構時，開設一個政策分組專責處理這方面的工作。

打擊清洗黑錢財務行動特別組織

香港自 1991 年起已是“特別組織”的成員，並在 2008 年完成評核。本組與其他政府部門，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。年內，本組人員出席了特別組織所有全體會議，並且是特別組織類型學工作小組兩項持續進行的類型學計劃的成員。

International Cooperation and Representation

A number of international intergovernmental organisations oversee AML/CFT standards worldwide and also assess the extent to which these standards have been adopted by member jurisdictions. Engagement with these organisations, namely FATF, APG and the Egmont Group of FIUs is extremely important if JFIU is to keep pace with international developments and ensure that Hong Kong's position on AML/CFT is well represented. This important part of JFIU's expanding portfolio was recognised in the recent restructure by the creation of a dedicated policy section.

Financial Action Task Force on Money Laundering

Hong Kong has been a member of FATF since 1991 and was last evaluated in 2008. JFIU works in close partnership with other government agencies, including the Financial Services and the Treasury Bureau, to contribute to effective policy outcomes within the FATF arena. JFIU officers have attended all FATF plenary meetings during the year and are members of two ongoing typology projects conducted through the FATF Working Group on Typologies.

International Cooperation & Representation

亞洲／太平洋反清洗黑錢組織

“亞洲／太平洋反清洗黑錢組織”是一個與“特別組織”模式相若的區域性組織，成員數目不斷增加，現已包括 41 個國家和地區，以及若干國際和區域性觀察員。在打擊清洗黑錢及恐怖分子融資的問題上，亞太反洗錢組織讓成員聚焦，在區內有效落實和執行“特別組織”的建議。

自組織於 1997 年創立以來，香港一直是其活躍成員，而本組人員亦出席了所有的周年會議及工作坊。在亞太反洗錢組織／東南非洲反清洗黑錢組織／英聯邦秘書處於 2011 年 12 月在韓國釜山舉行的工作坊中，聯合財富情報組主管分享“成立調查反洗黑錢／追討犯罪得益組織”的策略，以便與會者為所屬的國家和地區找出最理想結構的選擇。於 2010 年，本組與馬來西亞共同領導一項類型學研究，內容是關於與大型跨國詐騙案有關的清洗黑錢問題，而報告於 2011 年 7 月在印度科奇舉行的周年會議上發表。此外，本組又派出一名執法專家評估人員，參予組織於 2010 年 10 月對老撾打擊清洗黑錢／反恐融資制度的相互評核工作。

Asia Pacific Group on Money Laundering

APG is a FATF-style regional body with a growing membership of 41 member jurisdictions, including a number of international and regional observers. APG focuses on regional effort against money laundering and the financing of terrorism through effective implementation and enforcement of the FATF Recommendations within the region.

Hong Kong has been an active member of APG since its formation in 1997 and JFIU officers attended all APG annual meetings and workshops. In the Joint APG / ESAAMLG / ComSec Workshop held in Busan, Republic of Korea in December 2011, the Head of JFIU delivered a presentation on the strategy for 'Planning for a Proceeds of Crime / Money Laundering Unit' to facilitate participants to identify the best structural option for their jurisdictions. In 2010, JFIU co-led an APG typologies study on money laundering associated with large-scale transnational fraud together with Malaysia. The report was delivered during the annual meeting held in Kochi, India in July 2011. In addition, JFIU also contributed a law enforcement/FIU expert to the APG's mutual evaluation on the AML/CFT regime of Laos.

國際合作

International Cooperation & Representation

埃格蒙特組織

埃格蒙特組織是一個肩負改進各國在資料交換、培訓和外展範疇上互相合作的組織。埃格蒙特組織的秘書處設於加拿大阿爾伯達省，現在擁有超過127名成員的國際網絡。年內，本組的主管出席了在亞美尼亞埃里溫舉行的周年會議，並在會上與埃格蒙特組織的成員分享經驗及專業知識。在本年12月於韓國釜山舉行的亞太反洗錢組織/埃格蒙特組織財富情報組座談會中，本組的主管擔任協作人，並且講解本組的最佳作業模式。

交換資料

本組與多個海外財富情報組分享金融情報，這種做法不但有利於財富情報組的工作，同時亦有助國際執法。雖然根據本港法例，本組無須簽定協議，便可交換資料。但本組仍與若干國家和地區簽訂協議，以符合這些國家和地區作交換資料的法律要求。

The Egmont Group of FIUs

The Egmont Group of FIUs is an organization with a mandate to improve international cooperation in the exchange of information, training and outreach. With the secretariat office in Alberta, Canada, the Egmont Group has now grown to be an international network with 127 members. In 2011, the Head of JFIU attended the annual meeting held in Yerevan, Armenia and JFIU contributed in sharing experience and expertise with Egmont Group members. In the APG/Egmont FIU Seminar held in Busan, Republic of Korea in December 2011, the Head of JFIU acted as one of the facilitators and shared the best practices employed by JFIU.

Information Exchange

JFIU shares financial intelligence with overseas FIUs, a practice that benefits both international law enforcement and the work of FIUs. While JFIU is not required under Hong Kong law any exchange instrument or a Memorandum of Understanding to be in place to provide information, JFIU has entered into a number of such agreements with jurisdictions where bilateral agreements are required under their domestic legislation for information exchange.

International Cooperation & Representation

在 2011 年內，不但海外伙伴要求交換資料的數目和質量有所增加，本組自發性給予海外伙伴的資料交換數目亦有所上升，反映各成員都進一步確立埃格蒙特組織在國際合作的重要性。埃格蒙特組織成員之間的資料互通次數日益頻繁，對本組的資源造成壓力。

聯合財富情報組的服務承諾

本組十分重視埃格蒙特組織內各財富情報組伙伴提出的交換資料要求。為確保本組能貫徹有效地處理要求，本組在年內制訂了一套內部指引，對交換資料要求作出回覆的目標時限定為 28 日。如未能在該時限內作出全面回覆，亦會作出初步回覆。如有關要求屬緊急性質，本組更會盡快作出回覆。

國際訪客

為建立和加強與外地伙伴的聯繫，本組每年都接待來自海外不同的財富情報組、執法機關及公營團體的訪問團。在 2011 年內，到訪本組的國際伙伴包括汶萊、法國、德國、日本、新加坡及美國的人員。

Both the number and quality of requests for information and the number of spontaneous exchanges of information JFIU sent to overseas partners increased in 2011, reflecting the growing importance of international engagement through the Egmont Group. The increasing levels of information exchange between Egmont Group members continue to present challenges on the resources of JFIU.

JFIU Performance Pledge

JFIU treats requests for information from partner FIUs within the Egmont Group as a priority. In order to ensure a consistent approach in dealing with such requests, JFIU introduced an internal guideline in 2010 to prescribe the target response time for all requests within 28 days and where a full reply is not possible within this time frame, to issue an interim response. Those urgent requests are handled by JFIU as expeditiously as possible.

International Visitors

In order to build network and enhance relationships with international counterparts, JFIU received many delegations from overseas FIUs, law enforcement agencies and public bodies throughout the year. In 2011, visits to JFIU were made by officials from the Brunei, France, Germany, Japan, Singapore and US.

國際合作

International Cooperation & Representation

全年均有不同國際伙伴到訪
聯合財富情報組

Visits to JFIU took place throughout the year



汶萊代表團於 2011 年 1 月到訪本組
Delegates from Brunei visited
JFIU in January 2011

美國稅局的官員於 2011 年 10 月到訪本組
Officers of Internal Revenue Service of the
United States visited JFIU in October 2011



區域合作

本組在年內進行的區域合作愈來愈多。除與中國反洗錢監測分析中心及澳門金融情報辦公室舉行周年會晤外，三方亦會就大家關注的案件及趨勢隨時舉行特別會議。

Regional Cooperation

Increased regional cooperation has taken place throughout the year. In addition to an annual meeting with the Anti-Money Laundering Monitoring & Analysis Centre (CAMLMAC) of People's Republic of China and Financial Intelligence Unit (GIF) of Macao SAR, ad-hoc meetings also took place to discuss cases and trends of interest.

International Cooperation & Representation

2011 年 12 月，本組馬炳堯警司出席特別組織及亞太反洗錢組織在韓國聯合舉辦的類型學工作坊
Superintendent MA Ping-yiu, Head of JFIU, attended the FATF/APG Joint Typologies Workshop in Korea in Dec 2011



2011 年 7 月，本組人員出席在印度科奇舉行的亞太反洗錢組織周年會議
Officers of JFIU participated in the APG Annual Meeting in Kochi, India in July 2011

本組人員於聯絡會晤期間造訪澳門金融情報辦公室
Officers of JFIU visited GIF during the liaison meeting



培訓和外展

本組於 2009 年 12 月成立一支專責培訓和外展的小隊負責所有內部的財富調查培訓及對外的外展工作。

本組透過舉辦兩項國際財富調查課程，為亞洲區及世界各地的策略性伙伴機構提供專門培訓。其中一項課程以英文授課，對象是世界各地的反清洗黑錢人員；另一項課程則以中文授課，對象是大中華區域的策略性伙伴。



本組於 2011 年 10 月及 11 月舉辦兩個國際財富調查課程
JFIU ran two Financial Investigation Courses for international delegates in October and November 2011

Training and Outreach

JFIU assumed the responsibility for all internal financial investigation training and external outreach upon the formation of a dedicated training and outreach team in December 2009.

JFIU provides specialist training to strategic partner agencies both in the Asia Region and globally, through two international financial investigation courses. One of these courses is conducted in English and targets AML partners worldwide while another one is conducted in Chinese for our strategic partners within the greater China Region.



培訓及外展

Training & Outreach

自 1989 年起，這兩項課程每年均舉辦一次，廣受本港和海外官方人員歡迎。這些人員均致力加強打擊清洗黑錢的認知及策略性伙伴網絡。在 2011 年，共有來自 15 個不同國家和地區的 89 名學員修讀這些課程。而 2011 年課程的主題為跨國詐騙案有關的清洗黑錢活動。

本組每年亦為前線單位（例如警區或總區刑事罪案調查隊）工作的警察調查員提供四項財富調查課程，以提升警隊打擊清洗黑錢能力的其中一項策略。這些課程共為 200 名人員完成培訓，學員並可選擇在課程完結後到財富調查組實習，實踐在課堂上學到的技巧。

Held annually since 1989, these courses have been well received by local and overseas officers who are eager to enhance AML awareness and network with strategic partners. In 2011, a total of 89 students from 15 different jurisdictions participated in these courses, the theme of which was money laundering associated with transnational fraud.

As an integral part of the HKPF's strategy to enhance AML capacity, JFIU also provides four financial investigation courses annually for police investigators working in front-line formations, such as Regional or District Crime Units. A total of 200 officers have received these courses, who might also choose to attach to FI NB following the courses to practise skills learned in the courses.

總區訓練課程

Regional Training Courses

本組每年舉辦的財富調查課程提供 200 名學額，強調從實習中獲取知識。

Financial Investigation courses run by JFIU cater 200 students annually, with a focus on learning through practical exercises.



培訓及外展

Training & Outreach

毒品調查科財富調查組及本組全年均會派員為警察學院主辦的偵緝培訓課程和反罪惡課程，以及廉政公署的財富調查課程授課。

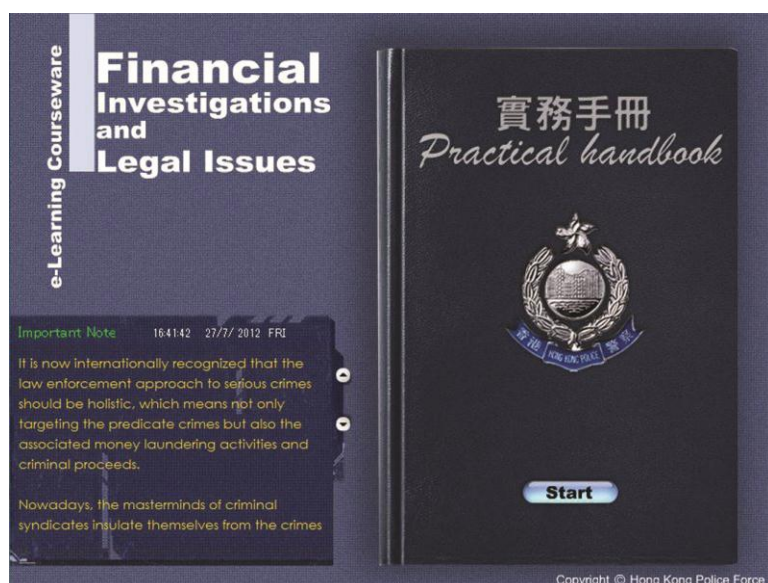
此外，毒品調查科財富調查組及本組與警察學院的培訓科技科攜手合作，開發了一份財富調查電子學習套件，為警隊提供更具彈性和符合成本效益的內部培訓計劃。該電子學習套件已於 2011 年 9 月推出。

這些培訓及外展計劃有助確保香港警隊和本組作好準備，迎接因打擊清洗黑錢執法工作日趨精密和成熟所帶來的挑戰及機遇。

Throughout the year, FI NB & JFIU provided speakers for detective training courses, vice enforcement courses run by the Police College as well as ICAC's financial investigation course.

In addition, FI NB & JFIU, in partnership with the Learning Technology Division of the Police College, developed a financial investigation e-learning package that delivers a more flexible and cost effective internal training programme for the HKPF. The package was rolled out in September 2011.

These training and outreach programmes help ensure that the HKPF and JFIU are well equipped to face the challenges and opportunities associated with the increasing complexity and maturation of anti-money laundering enforcement.



已於 2011 年 9 月推出之財富調查電子學習套件

The financial investigation e-learning package was rolled out in September 2011

培訓及外展

Training & Outreach

與本地伙伴合作

本組與財經事務及庫務局和保安局禁毒處攜手合作，定期與其他相關持份者，例如金融監管機構、香港會計師公會、澳洲會計師公會及地產代理監管局舉行培訓講座。這些講座的目的是提高相關人員對打擊清洗黑錢／反恐融資的認識，以及講解打擊清洗黑錢／反恐融資的最新趨勢和發展。在 2011 年內，本組人員主辦或參加了 27 個講座。

Working with Our Domestic Partners

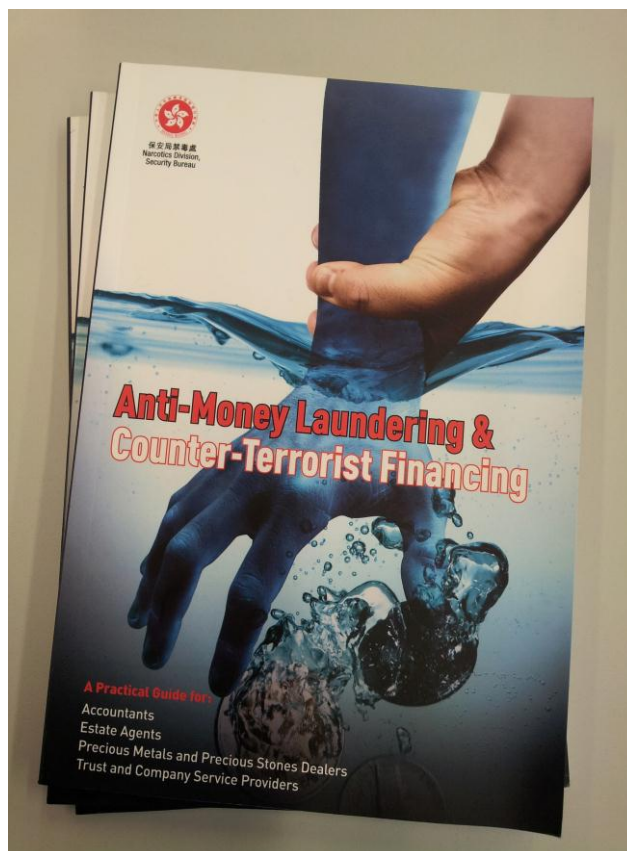
Working in partnership with the Financial Services and the Treasury Bureau and the Narcotics Division of Security Bureau, JFIU regularly provides training seminars together with other stakeholders such as the financial regulatory authorities, Hong Kong Institute of Certified Public Accountants, CPA Australia and Estate Agents Authority. The purpose of these seminars is to raise AML/CFT awareness amongst practitioners and to update them with general trends and developments. In 2011, JFIU staff organized or took part in 27 such seminars.



本組參加於中央圖書館舉辦的外展講座，參加人數十分踴躍。
JFIU participated in a well-attended outreach seminar at Central Library.



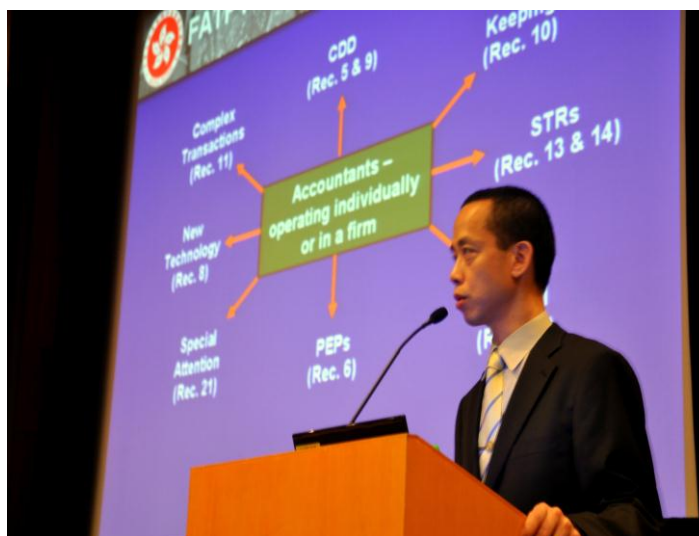
2011 年度財富調查課程宣傳海報
Poster of Financial Investigation Course 2011



香港政府 打擊清洗黑錢／反恐融資宣傳刊物
AML/CFT Booklets of HKSARG



聯合財富情報組辦公室
Office of JFIU



聯合財富情報組警司馬炳堯向業界解釋打擊清洗黑錢活動
Superintendent Ma Ping yiu, Head of JFIU, explained to the relevant sector on AML/CFT activities

相片集

Photo Gallery



財富調查課程學員參觀香港交易所
Participants of the Financial Investigation Course
visited Hong Kong Exchange



聯合財富情報組人員
Officers of JFIU



48 名人員參
與其中一個
國際財富調
查課程
48 officers
attended one
of the
international
financial
investigation
courses



美國伙伴到訪聯合財富情報組
Visit of the United States Partners to JFIU



聯合財富情報組人員的日常工作
Officers of JFIU at work

相片集

Photo Gallery

聯合財富情報組同事出席不同活動
Our officers on various occasions



簡稱 Abbreviation	中文名稱	English Name
AML	打擊清洗黑錢	Anti-Money Laundering
AMLO	打擊洗錢及恐怖分子資金籌集 (金融機構)條例	Anti-Money Laundering and Counter-Terrorist Financing (Financial Institutions) Ordinance
APG "亞太反洗錢組織"	亞洲／太平洋反清洗黑錢組織	Asia Pacific Group on Money Laundering
CAMLMAC	中國反洗錢監測分析中心	China Anti-Money Laundering Monitoring & Analysis Centre
CCB	商業罪案調查科	Commercial Crime Bureau
CFT	反恐融資	Combating the Financing of Terrorism
C&ED	香港海關	Customs and Excise Department
DNFBPs	指定的非金融企業及行業	Designated Non-Financial Businesses and Professions
DTROP	《販毒（追討得益）條例》	Drug Trafficking (Recovery of Proceeds) Ordinance
Egmont Group	埃格蒙特組織	The Egmont Group of Financial Intelligence Units
ESAAMLG	東南非洲反清洗黑錢組織	The Eastern and South African Anti-Money Laundering Group
FATF "特別組織"	打擊清洗黑錢財務行動特別組織	Financial Action Task Force on Money Laundering

常用詞彙

Glossary

簡稱 Abbreviation	中文名稱	English Name
FI NB	毒品調查科財富調查組	Financial Investigations Division, Narcotics Bureau
FIU	財富情報組	Financial Intelligence Unit
GIF	澳門金融情報辦公室	Gabinete de Informação Financeira (Macao Financial Intelligence Unit)
HKPF	香港警察	Hong Kong Police Force
HKSARG	香港特別行政區政府	The Government of the Hong Kong Special Administrative Region
ICAC	廉政公署	Independent Commission Against Corruption
JFIU	聯合財富情報組	Joint Financial Intelligence Unit
OSCO	《有組織及嚴重罪行條例》	Organised and Serious Crimes Ordinance
RAMC	匯款代理人及貨幣兌換商	Remittance Agents and Money Changers
STR	可疑交易報告	Suspicious Transaction Report
STREAMS	可疑交易報告管理系統	Suspicious Transaction Report and Management System
UNATMO	《聯合國（反恐怖主義措施） 條例》	United Nations (Anti-Terrorism Measures) Ordinance

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