

2023

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



睿智同心 追跡尋真
Uncommon Minds with
Common Goal
Trace the Untraceable





抱負及使命

Vision and Mission

抱負 Vision

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

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

使命 Mission

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：

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:

- 致使聯合財富情報組的專業標準與相關的國際標準接軌
Juxtaposing the Joint Financial Intelligence Unit's professional standards with relevant international standards
- 在交換財富情報方面與本地及國際機構加強合作
Fostering and strengthening cooperation with local and international agencies in the exchange of financial intelligence
- 對接收的可疑交易報告進行精細分析並且適時發布
Intelligently analysing suspicious transaction reports received by the Joint Financial Intelligence Unit and making disseminations as appropriate
- 加強相關業界對清洗黑錢及恐怖分子資金籌集的意識
Upgrading relevant sectors' awareness and understanding of money laundering and terrorist financing issues

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1.



聯合財富情報組 主管序言

Message from The Head of JFIU

巍然屹立 堅韌不屈

Elevated Presence, Unyielding Resilience

回望2023年，香港顯然已重返世界舞台，但這次，卻要同時面對日益增多的金融罪行。面對這迫在眉睫的挑戰，聯合財富情報組繼續堅守崗位，以堅毅的意志迎難而上，致力維護香港金融體系的健全。

香港作為國際金融中心，造就無限商機。然而，機遇背後隨之而來的欺詐和詐騙罪行，導致洗錢活動急劇增加。2023年，香港錄得39 824宗詐騙案，約佔整體罪案率的44.1%，較2022年增加42.6%。聯合財富情報組亦因此在打擊金融罪行方面面臨重大挑戰，包括在2023年接獲97 577份可疑交易報告，創下歷史新高。這些統計數字正反映我們當前的巨大挑戰，提醒我們必須立即採取行動。

為應對詐騙及金融罪行風險的驚人增幅，香港警務處及香港金融管理局（金管局）於2023年4月合辦打擊詐騙分享會。這項活動意義重大，警務處處長蕭澤頤、金管局副總裁阮國恒，以及來自金管局、警務處和零售銀行的高層代表聚首一堂，共同探討以創新方法，進一步合力打擊詐騙活動。

As we reflect on the events of 2023, it becomes apparent that our beloved city has once again taken centre stage, but this time, accompanied by a rising tide of financial crime. These pressing issues have presented us with an arduous battle to fight through our unwavering resolve. In the face of new challenges, the Joint Financial Intelligence Unit (“JFIU”) stands strong, resolute in our unwavering commitment to protect the financial integrity of Hong Kong.

Hong Kong, as an international financial centre, attracts countless business opportunities. However, with these opportunities come the dark underbelly of fraud and deception, leading to an alarming increase in money laundering activities. In 2023, Hong Kong experienced a staggering 39,824 deception cases, constituting approximately 44.1% of the overall crime rate. This figure represents a disheartening 42.6% increase compared to 2022. As a result, the JFIU has faced significant challenges in combating financial crimes, including a record-breaking number of 97,577 Suspicious Transaction Reports (“STRs”) in 2023. These statistics serve as a stark reminder of the severity of the challenge before us and the urgent need for action.

In response to this alarming surge in fraud and financial crime risk, the Hong Kong Police Force (“HKPF”) and the Hong Kong Monetary Authority (“HKMA”) united in April 2023 to host a high-level sharing session on anti-deception efforts. This momentous event brought together the Commissioner of Police, Mr. Raymond Siu Chak-ye, and the Deputy Chief Executive of the HKMA, Mr. Arthur Yuen, alongside senior representatives from the HKPF, the HKMA, and retail banks. Together, we embarked on a collective exploration of new and innovative approaches to fortify our ecosystem's response to fraud.

為打擊日益嚴重的金融罪行威脅，我們已加強蒐集、分析及發布財富情報的能力。我們的專責小組亦日以繼夜工作，以便掌握瞬息萬變的詐騙及欺詐手法。我們又與香港警務處其他專責單位、金管局及各監管機構建立策略合作關係，匯集各方的專業知識和資源，以加強綜合防衛能力。由金管局、香港銀行公會及警務處於2023年6月共同推出的銀行間訊息交換平台FINEST，標誌著金融機構、監管機構及執法部門在防範銀行體系被濫用進行詐騙活動方面的協作踏上新台阶。

To combat the escalating threat of financial crimes, we have intensified our efforts to gather, analyse, and disseminate financial intelligence. Our dedicated teams work tirelessly, to stay ahead of the ever-evolving landscape of deception and fraud. We have forged strategic collaborations with specialised formations within the HKPF, the HKMA, and regulatory authorities, pooling our expertise and resources to strengthen our collective defence. The Financial Intelligence Evaluation Sharing Tool (FINEST), a bank-to-bank information sharing platform jointly launched by the HKMA, Hong Kong Association of Banks and HKPF in June 2023, marked a new stage of partnership between financial institutions, regulators and the law enforcement agency to pursue a game changer in the fight against abuse of our banking system for fraud.

透過掌握所需的知識和技能，加強我們的適應力和應對能力，以應對金融罪犯層出不窮的犯罪手法。

By equipping ourselves with the necessary skills and knowledge, we enhance our ability to adapt and respond to the ever-changing tactics employed by financial criminals.

此外，我們理解要有效打擊金融罪行，相關的知識及意識非常重要。我們特地加強訓練措施，與業內的持份者合作，提高他們對最新犯罪趨勢及手法的認識，藉此提醒各界保持警惕，讓社會有能力自行偵測及預防詐騙活動。有見罪犯在詐騙及清洗黑錢案件中利用錢驢的情況愈趨普遍，財富情報及調查科及律政司於2023年尾設立機制，就符合條件的洗黑錢檢控案件，根據《有組織及嚴重罪行條例》就錢驢申請加重刑罰。至今已有被定罪人士被加重達百分之二十的刑罰。我們亦在公眾宣傳活動中加入有關資訊，以提醒公眾租、借或賣出其戶口可能帶來的嚴重後果。

Furthermore, we recognise the importance of knowledge and awareness in our fight against financial crimes. We have ramped up our training initiatives, engaging with industry stakeholders to raise awareness of the latest trends and typologies. Through these efforts, we foster a culture of vigilance that empowers our community to detect and prevent fraudulent activities. In light of the increasing prevalence of using money mules in deception and money laundering (ML) cases, the Financial Intelligence and Investigation Bureau and the Department of Justice in late 2023 agreed on a protocol of applying for sentence enhancement under the Organized and Serious Crimes Ordinance, Cap. 455 (OSCO), on ML prosecution cases involving the exploitation of money mules. To date, successful application cases had led to the increase in sentence by at most 20%. We have included this message in our publicity endeavour, to remind the public of the potential consequence of renting, lending or selling their accounts.

國際合作仍然是我們努力堅守的基石。我們與來自內地、澳門特別行政區及世界各地的司法管轄區的財富情報單位建立並保持緊密聯繫。我們亦積極參與國際組織（包括財務行動特別組織（特別組織）、埃格蒙特組織及國際刑警組織），以加強全球合作，提高交流重要情報的能力。

展望未來，我們必須以堅韌不屈的意志、堅定不移的決心面對挑戰。我們會繼續為本組人員及本地和國際合作夥伴尋求專業發展機會。透過掌握所需的知識和技能，加強我們的適應力和應對能力，以應對金融罪犯層出不窮的犯罪手法。

最後，我衷心感謝所有持份者一路上與我們並肩同行。全賴各位的鼎力支持和合作配合，我們才得以維護香港金融體系的穩健。讓我們眾志成城，一同面對未來的挑戰。我們必須謹記，隨着香港重返世界舞台中心，打擊詐騙及欺詐不止是我們的職責，更是我們堅定決心和不懈意志的證明。

International cooperation remains a cornerstone of our endeavours. We have established and maintained close liaison with financial intelligence units (“FIUs”) in the Mainland, the Macao Special Administrative Region and jurisdictions worldwide. By actively participating in international bodies such as the Financial Action Task Force (“FATF”), the Egmont Group, and INTERPOL, we strengthen our global partnerships and enhance our ability to exchange vital information.

Looking ahead, we must confront these challenges head-on, with resilience and unwavering determination. We will continue to identify opportunities for professional development, both for our officers and our domestic and international counterparts. By equipping ourselves with the necessary skills and knowledge, we enhance our ability to adapt and respond to the ever-changing tactics employed by financial criminals.

In closing, I want to express my deepest gratitude to all stakeholders who have stood by our side throughout this journey. Your unwavering support and collaboration have been instrumental in our efforts to protect Hong Kong’s financial integrity. Together, let us face the challenges that lie ahead, united in our resolve to overcome them. Let us remember that our fight against deception and fraud is not just a duty; it is a testament to our unwavering spirit and unyielding resilience, as we firmly establish Hong Kong on centre stage once again.

香港聯合財富情報組主管

HEAD of JFIU, Hong Kong

2.

聯合財富情報組 About JFIU

The logo for the Joint Financial Intelligence Unit (JFIU) is centered on the page. It consists of the letters 'JFIU' in a bold, white, sans-serif font, enclosed within a white speech bubble outline. This speech bubble is itself contained within a larger, light gray circular outline. The background of the entire page is a solid olive green color, overlaid with a network of thin, light gray lines and circles, suggesting a digital or interconnected theme.

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。

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”).

聯合財富情報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。

JFIU 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.

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 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

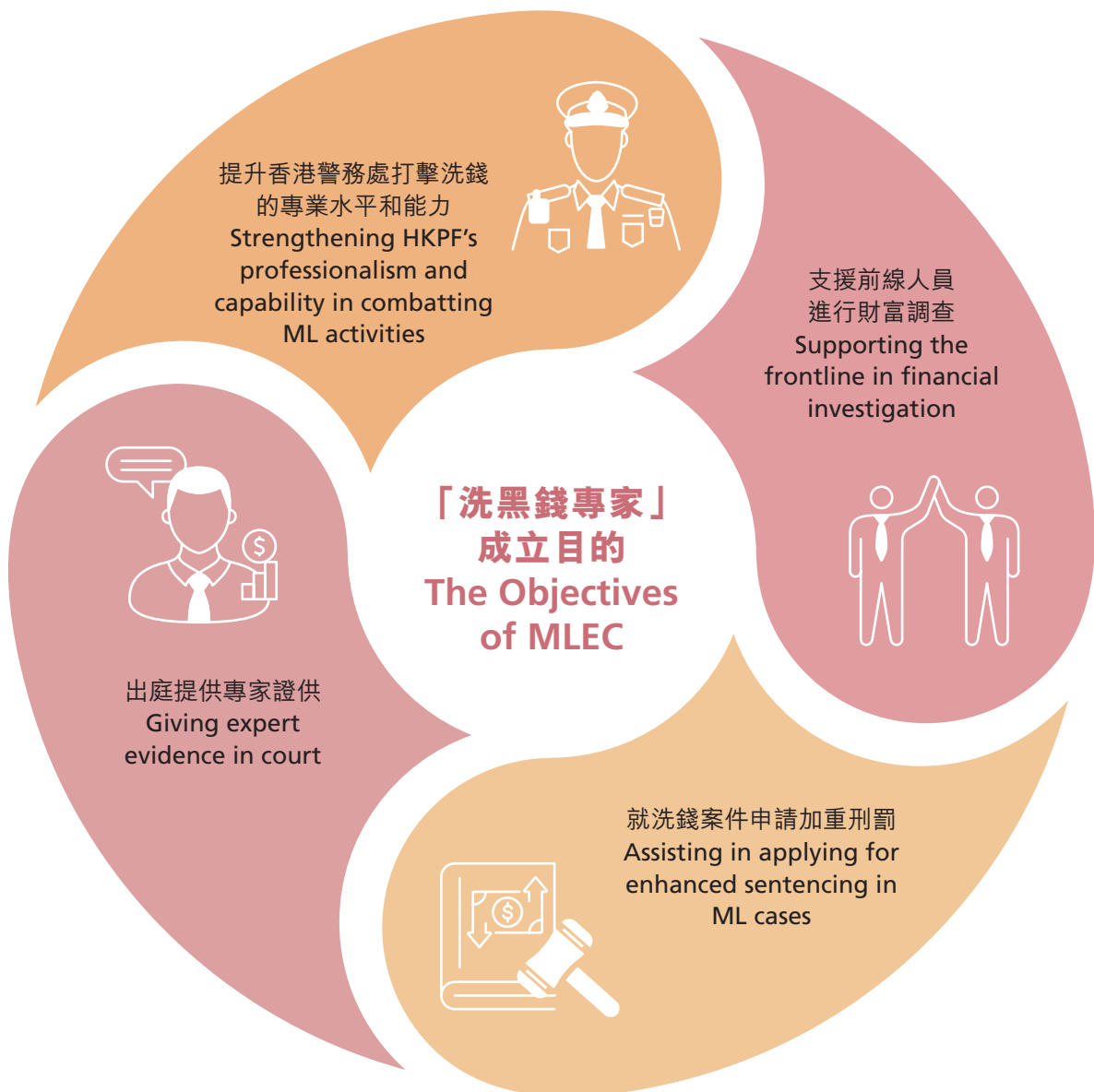
3.



洗黑錢專家
Money
Laundering
Expert Cadre

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。至今，已共有75名成員（包括其他執法機關和監管機構）通過培訓。

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. To-date, a total of 75 members (including other LEAs and regulators) passed the training.





第二屆「洗黑錢專家」課程於2023年8月7至18日舉行。
The 2nd MLEC Course was held between 7th and 18th August 2023.



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.

職務隊亦為成員提供持續的專業培訓。2023年4月，財富情報及調查科與新加坡的國家會計機構—新加坡特許會計師協會簽署合作諒解備忘錄，為人員提供培訓。2023年11月，11名職務隊成員就法證會計及調查，獲得由新加坡特許會計師協會頒授的金融法證專業證書。

Continuous professional training is also provided to the members of MLEC. In April 2023, FIIB signed a Memorandum of Understanding (“MoU”) with the Institute of Singapore Chartered Accountants (“ISCA”), the National Accountancy body of Singapore, to provide training to officers. 11 cadre members had attained the ISCA Financial Forensic Professional Credential qualification in November 2023 on forensic accounting and investigation.

鑑於利用錢驢戶口洗錢的個案日益增多，財富情報及調查科和律政司已就涉及利用錢驢戶口洗錢的個案，根據《有組織及嚴重罪行條例》(第455章)第27條申請加重刑罰的規程達成協議。2023年10月，法庭因應「洗黑錢專家」秘書處提出的專業意見，就兩宗申請批准增加20%刑罰。

In light of the increasing prevalence of using accounts of money mules in money laundering (“ML”) cases, FIIB and the DoJ have agreed on a protocol of applying for sentence enhancement under S.27 of the Organized and Serious Crimes Ordinance, Cap. 455 (“OSCO”), on ML cases involving the exploitation of accounts of money mules. In October 2023, based on the expert opinion of the MLEC Secretariat, there were two successful applications, which the court has approved sentence enhanced by 20%.



時任財富情報及調查科總警司林敏嫻及高級警司呂智豪於2023年4月出席線上簽署儀式。The then Chief Superintendent of Police of FIIB Lam Man-han (right) and Senior Superintendent of Police of FIIB Lui Che-ho, Philip (left) at the virtual MoU signing ceremony in April 2023.



「洗黑錢專家」人員於2023年11月到訪新加坡特許會計師協會。Officers of MLEC visited ISCA in Singapore in November 2023.

我們相信「洗黑錢專家」將有助人員更有效
聚焦地進行財富調查。

We believe the MLEC would assist us in conducting financial
investigation more efficiently and in a more focused manner.



財富情報及調查科人員就加重刑罰
舉行新聞發布會。
Officers of FIIB held a press briefing
about enhancing sentencing.

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。

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.

4.



聯合財富情報組的
工作成果概覽
JFIU Highlights

2023年聯合財富情報組的主要工作成果概覽 JFIU Achievement Highlights in 2023



97,577 宗
Cases

接獲可疑交易報告總數
Total Number of STRs Received



86.9%

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



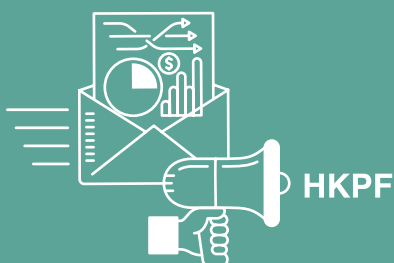
87.6%

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



39,127 宗
Cases

發布的可疑交易報告總數
Total Number of STRs Disseminated



40.1%
的可疑交易報告被發布，
of the STRs were disseminated.

其中
Of those,

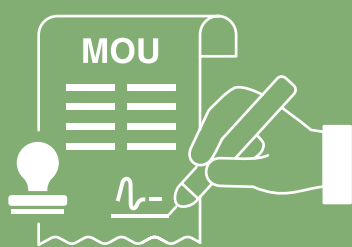
92.5%
發布至香港警務處
were referred to the HKPF



1,225 接獲的情報交換次數
Incoming Exchange

811 發出的情報交換次數
Outgoing Exchange

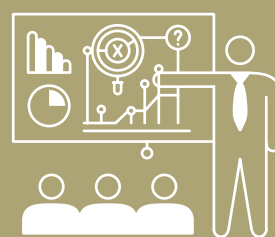
聯合財富情報組與世界各地財富情報單位
交換財富情報共 2,036 次
2,036 exchanges of Financial Intelligence
between the JFIU & FIUs Worldwide



15 份諒解備忘錄或協議
MOUs

截至 2023 年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 2023, JFIU has signed 15 MOUs or
agreements with overseas FIUs/LEAs



25 場講座
seminars

舉辦 25 個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

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2023年共接獲97,577宗可疑交易報告，與上年度比較，上升42.4%(即增加29,039宗報告)。金融機構提交的報告數目佔超過全年總數的98.45%，其中銀行業為過去幾年主要的報告來源，提交的報告數目較去年增加52.7%。由於最近在洗錢罪行中發現了新的支付方式，儲值支付工具提交的報告成第二大來源，佔提交總數的6.7%。「虛擬資產」和「加密貨幣」等關鍵字亦越趨頻繁在情報中出現。

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 97,577 STRs in the year of 2023, where an upsurge of 42.4% in number (29,039 STRs) as compared with the previous year is noted. Financial institutions continue to account for over 98.45% of the annual STR submissions, with the banking sector as a dominant contributor over the past few years, with its submissions increased by 52.7% compared to last year; whilst stored value facilities remain as the second largest sector representing 6.7% of total STR submissions owing to the recent exploitation of new payment methods in ML typologies. Keywords such as 'virtual asset', 'crypto' and 'cryptocurrencies' have been increasingly observed in our intelligence.

2019年至2023年分析可疑交易報告

Summary of STRs Received between 2019 and 2023

行業 Sector	2019	2020	2021	2022	2023
金融機構 Financial Institutions (FIs)					
銀行 (包括虛擬銀行) Banks (including virtual banks)	44,689 (86.63%)	48,525 (84.94%)	45,893 (80.64%)	55,508 (80.99%)	84,781 (86.89%)
保險公司 Insurance Companies	1,335 (2.59%)	1,179 (2.06%)	1,207 (2.12%)	921 (1.34%)	1,327 (1.36%)
放債人 Money Lenders	34 (0.07%)	17 (0.03%)	54 (0.09%)	451 (0.66%)	492 (0.5%)
證券公司 Securities Firms	735 (1.42%)	694 (1.21%)	678 (1.19%)	622 (0.91%)	553 (0.57%)
虛擬資產交易平台 Virtual Asset Service Providers*	/	/	16 (0.03%)	0	5 (0.01%)
儲值支付工具 Stored Value Facilities	1,321 (2.56%)	2,512 (4.40%)	5,032 (8.84%)	6,904 (10.07%)	6,501 (6.66%)
金錢服務經營者 Money Service Operators	1,474 (2.86%)	2,033 (3.56%)	2,351 (4.13%)	2,623 (3.83%)	2,407 (2.47%)
金融機構提交的報告總數 (佔報告總數比率) Total Number of STRs Filed by FIs (% of all STRs Received)	49,588 (96.12%)	54,960 (96.20%)	55,231 (97.04%)	67,029 (97.80%)	96,066 (98.46%)
指定非金融企業及行業 Designated Non-Financial Businesses and Professions (DNFBPs)					
地產代理 Estate Agencies	74 (0.14%)	93 (0.16%)	92 (0.16%)	113 (0.16%)	79 (0.08%)
貴重金屬及寶石交易商 Dealers in Precious Metals & Stones	20 (0.04%)	25 (0.04%)	10 (0.02%)	6 (0.01%)	14 (0.01%)
法律專業人士 Legal Professionals	810 (1.57%)	807 (1.41%)	597 (1.05%)	681 (0.99%)	677 (0.69%)
會計專業人士 Accounting Professionals	18 (0.03%)	16 (0.03%)	9 (0.02%)	13 (0.02%)	10 (0.01%)
信託及公司服務提供者 Trust and Company Service Providers	91 (0.18%)	104 (0.18%)	162 (0.28%)	190 (0.28%)	161 (0.16%)
指定非金融企業及行業提交的報告總數 (佔報告總數比率) Total Number of STRs Filed by DNFBPs (% of all STRs Received)	1,013 (1.96%)	1,045 (1.83%)	870 (1.53%)	1,003 (1.46%)	941 (0.95%)
其他行業提交的報告宗數 (佔報告總數比率) Number of STRs Filed by Others (% of all STRs Received)	987 (1.91%)	1,125 (1.97%)	812 (1.43%)	506 (0.74%)	570 (0.59%)
接獲報告總數 Total Number of STRs Received	51,588	57,130	56,913	68,538	97,577

* 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。
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近發展和趨勢。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。2023年，本組共接獲97,577宗可疑交易報告，其中獲發布的可疑交易報告有39,127宗，發布比率達40.1%，主要發布到香港警務處(92.5%)及香港海關(2.9%)。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

The STRs received from various sectors are the major source of information for conducting operational and strategic analysis by the JFIU. Risk-based approach is adopted during the assessment of each and every STR received, with due 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 deem to have the potential to develop quality financial intelligence products.

Dissemination of STRs

The JFIU aims at developing useful leads to LEAs and regulators via disseminating STRs of which information beneficial to subsequent investigation could be extracted after conducting thorough financial analysis. 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 97,577 STRs received in the year of 2023, 39,127 were disseminated which marked the continuing high level dissemination rate of 40.1% throughout the years. HKPF (92.5%) and C&ED (2.9%) were the major recipients. Apart from STR dissemination, we also proactively developed intelligence and converted the same into actionable products in line with Hong Kong ML/TF risk situation. A number of fruitful arrest cases have been made, which included the neutralization of certain cross-boundary ML syndicates being active between Hong Kong and neighbouring jurisdictions.

	2019	2020	2021	2022	2023
發布的可疑交易報告總數 Total Number of STR Disseminated	13,039	19,077	21,142	33,218	39,127
可疑交易報告發布比率 STRs Dissemination Rate	25.3%	33.4%	37.1%	48.5%	40.1%

取閱可疑交易報告資料

本組在2006年首次推出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。

Access to STR Information

The JFIU has a wealth of STR information available on the web-based Suspicious Transaction Report and Management System (STREAMS), which was first launched in 2006. In line with the statutory confines 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.

2019至2023年間，直接在可疑交易報告管理系統進行搜尋的次數，由240,443次上升至267,804次。
Between 2019 and 2023, direct searches made on STREAMS increased from 240,443 to 267,804.

2019至2023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主要維持在4,000次至5,000次左右，而直接在可疑交易報告管理系統進行搜尋的次數，則由240,443次上升至267,804次。過往五年的數字均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、恐怖分子資金籌集及相關上游罪行採取執法行動。

Between 2019 and 2023, the annual number of request for STREAMS record checks made to the JFIU mainly remained around 4,000-5,000; whilst direct searches made on STREAMS increased from 240,443 to 267,804. The escalating demand for STR information, which is considered conducive to enforcement actions against ML, TF and associated predicates, is reflected by the data throughout the five years.

	2019	2020	2021	2022	2023
在可疑交易報告管理系統進行資料索取的次數 Total Number of STREAMS Record Checks	5,062	4,876	4,103	5,095	4,967
在可疑交易報告管理系統進行直接搜尋的次數 Total Number of Direct Searches on STREAMS	151,561	214,730	234,627	240,443	267,804

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.

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. JFIU would continue to look for collaboration opportunities with tertiary / research and development institutions in Hong Kong.

	2019	2020	2021	2022	2023
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) % of Electronic Processing of STRs (Total Number of STRs Involved)	87.62% (45,203)	88.40% (50,501)	84.55% (48,122)	83.47% (57,210)	87.58% (85,461)
以人手方式處理的可疑交易報告比率 % of Manual Processing of STRs	12.38%	11.60%	15.45%	16.53%	12.42%

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，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，操控多個傀儡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 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, 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, 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 stooge accounts 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 and syndicates. 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。本組會定期於可疑交易報告管理系統限制區內發布有用資訊，讓金融機構和指定非金融企業及行業了解最新的罪案趨勢和洗錢及恐怖分子資金籌集的情況。自復常後，本組恢復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會議，就舉報可疑交易涉及的共同關注議題進行討論和提出意見，亦就政策及需作優先處理的項目進行交流。在2023年10月和11月，本組亦為相關持份者與呈報機構舉辦了一系列講座，透過面對面交流以加強溝通及相互理解。

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. 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. Upon resumption of normalcy from the pandemic, the JFIU resumes regular 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. A series of talks were delivered to relevant stakeholders and reporting entities in October and November 2023 so as to recommence physical liaisons for the ease of communications and mutual understanding.

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國性質，因此國際合作對預防及打擊相關罪行極為重要。2023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，藉此加強協作，促進情報交流。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；分享洗錢及恐怖分子資金籌集的普遍趨勢；研究在不同方面打擊洗錢及恐怖分子資金籌集的最佳方法；並尋找與其他司法管轄區合作的機會。此外，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。

除了參加財務行動特別組織（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工作坊和研討會。這些活動為業界專才提供交流情報及分享經驗的寶貴平台。

International Cooperation and Representation

International cooperation plays a crucial role in preventing and combating ML/TF activities, which often transcend national borders. In 2023, the JFIU continued to prioritise collaboration and cooperation with global FIUs and LEAs, aiming to leverage partnerships and promote information sharing. Through multilateral platforms, the JFIU actively engaged with other jurisdictions in exchanging strategic and case-specific intelligence, sharing prevalent trends in ML/TF, discussing best practices in various AML/CFT perspectives, and exploring opportunities for collaborative efforts across jurisdictions. Additionally, we provided active support to the FIIB, our parent organisation, in conducting joint operations with local and overseas regulatory authorities.

In addition to participating in 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 attended various AML/CFT workshops and conferences. These events served as valuable platforms for exchanging financial intelligence and sharing experiences among industry professionals.



財富情報及調查科警司洗楚嘉（左二）於2023年4月在印度新德里主持2023年特別組織聯合專家會議。

Superintendent of Police of the FIIB Sin Chor-ka, Christopher (second left) served as a moderator facilitating discussions in the 2023 FATF Joint Experts' Meeting in New Delhi, India in April 2023.

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，以了解不法分子層出不窮的犯罪手法，並制訂有效策略打擊該等非法活動。聯合財富情報組明白有關研究非常重要，因此積極參與探討常見及新興罪案趨勢的國際研究；並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，帶領一項有關打擊網絡詐騙引致的非法資金流動的研究項目。該研究報告於2023年11月發布，展現出全球在共同打擊跨國洗錢及恐怖分子資金籌集方面的決心。

Research on ML/TF trends and typologies forms a strong foundation for the AML community to comprehend the evolving modus operandi employed by criminals and develop effective strategies to combat such activities. Recognising the significance of such research, the JFIU actively participates in international studies focused on prevalent and emerging crime trends. As the representative of the Egmont Group, the JFIU co-led a joint research project on countering illicit financial flows from cyber-enabled fraud alongside with Singapore (representative of the FATF) and INTERPOL. The research report, issued in November 2023, stands as a testament to the strong collective commitment to tackling transnational ML/TF.



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，以了解不法分子層出不窮的犯罪手法，並制訂有效策略打擊該等非法活動。

Research on ML/TF trends and typologies forms a strong foundation for the AML community to comprehend the evolving modus operandi employed by criminals and develop effective strategies to combat such activities.

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40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年起成為特別組織的成員。財富情報及調查科一直就此與其他政府機構(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 40 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.



時任總警司林敏嫻(左)及總警司鄭麗琪(右)於2023年10月出席在法國巴黎舉行的特別組織全體會議。The then Chief Superintendent of Police Lam Man-han, Amy (left) and Chief Superintendent of Police Cheng Lai-ki, Kelly (right) attended the FATF Plenary meeting in Paris, France in October 2023.



財富情報及調查科人員於2023年6月在法國巴黎出席特別組織全體會議週。FIIB officers attended the FATF Plenary week in Paris, France in June 2023.

(相片提供：特別組織 Photo Credit: FATF)



一名財富情報及調查科高級督察(屏幕上)於2023年4月在印度新德里舉行的2023年特別組織聯合專家會議上就「中國香港的公私營合作及資產追討」專題發表演講。

A Senior Inspector of Police of the FIIB (on screen) presented on the topic of "Public-Private Partnership and Asset Recovery in Hong Kong, China" during the 2023 FATF Joint Experts' Meeting in New Delhi, India in April 2023.

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

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42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 42 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.



一名財富情報及調查科總督察（中）於2023年11月在印度新德里舉行的2023年亞太反洗錢組織類型學工作坊上代表中國香港匯報。
A Chief Inspector of Police of the FIIB (centre) presented on behalf of Hong Kong, China in the 2023 APG Typologies Workshop in New Delhi, India in November 2023.



財富情報及調查科人員於2023年5月與新加坡警察部隊及新加坡中央肅毒局的代表出席線上會議，探討最佳做法及分享籌備相互評估的經驗。
FIIB officers attended a virtual meeting with representatives of the Singapore Police Force ("SPF") and Central Narcotics Bureau ("CNB") of Singapore in May 2023 to discuss best practice and share experience in preparation for the Mutual Evaluation.



財富情報及調查科於2023年1月接待杜拜警隊經濟罪行行動中心人員。
FIIB received a visit of the delegation of Operation Center of Economic Crimes ("OCEC"), Dubai Police in January 2023.

埃格蒙特組織

The Egmont Group of FIUs (“Egmont Group”)

埃格蒙特組織於1995年4月成立，是一個有170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。

作為埃格蒙特組織的代表，本組於2022年年底與新加坡及國際刑警組織共同領導有關網絡詐騙的特別組織研究項目。

The Egmont Group consists of 170 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.

As a representative of Egmont Group, the JFIU in late 2022 undertook to co-lead a FATF research project on cyber-enabled fraud jointly with Singapore and the INTERPOL.

一名財富情報及調查科高級督察(中)於2023年7月在阿拉伯聯合酋長國出席埃格蒙特組織全體會議。

A Senior Inspector of Police of the FIIB (centre) attended the Egmont Plenary Meetings in the United Arab Emirates in July 2023.



財富情報及調查科人員於2023年10月出席埃格蒙特組織線上會議。
FIIB officers attended a virtual meeting of the Egmont Group in October 2023.

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。

2023年，本組與各地的交換情報書信往來共錄得2,036次，較2022年的總數(2,057次)輕微下跌1.0%。

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 2023, the JFIU recorded 2,036 correspondences, a slight decrease (1.0%) in total number of correspondences exchanged as compared with 2022 (2,057 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	2019	2020	2021	2022	2023
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)	1,283	924	1,007	1,109	1,141
(非埃格蒙特組織)* (Non-Egmont Group)*	209	177	134	100	84
Incoming Total 接獲總數	1,492	1,101	1,141	1,209	1,225
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)	1,135	933	707	583	590
(非埃格蒙特組織)* (Non-Egmont Group)*	243	330	319	265	221
發出總數 Outgoing Total	1,378	1,263	1,026	848	811
總數 Total	2,870	2,364	2,167	2,057	2,036

* 非埃格蒙特組織成員主要包括非埃格蒙特組織的財富情報單位，偶爾有其他海外執法機關
Non-Egmont Group members include mainly non-Egmont FIUs and occasionally other overseas LEAs

2023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 2023, 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:

2023年與本組交換財富情報的埃格蒙特組織單位數目(按地區劃分*)
Number of Egmont FIUs Exchanged Financial Intelligence with the JFIU (By Region*)
in 2023

地區 Region	財富情報單位數目 No. of FIUs
美洲 Americas	17
歐洲(一) Europe I	25
歐洲(二) Europe II	18
歐亞 Eurasia	5
亞洲及太平洋 Asia & Pacific	18
東非及南非 East & Southern Africa	5
西非及中非 West & Central Africa	3
中東及北非 Middle East & North Africa	7
總數 Total	98

* 參考埃格蒙特組織採用的地區分類
 With reference to categorisation of regional groups adopted by the Egmont Group

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 1 141 次，而美洲地區的相關書信往來總數達 536 次，高踞各區首位。綜觀 2023 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 2022 年相比，錄得輕微升幅，升幅主要來自與訛騙相關的情報。

As shown from the table below, the JFIU has frequent exchange of intelligence with members from Americas in 2023, of which 536 out of 1,141 incoming correspondences were received from the Region. The year of 2023 recorded a slight increase in incoming correspondences from Americas, as compared to 2022. The majority of the increase is attributed to intelligence related to fraud.

2022 及 2023 年接獲埃格蒙特組織成員的交換情報書信往來次數

Number of Incoming Correspondence with Egmont Group Members in 2022 and 2023

地區 Regions	交換情報書信往來的次數 No. of Correspondence	
	2022	2023
美洲 Americas	507	536
歐洲 (一) Europe I	225	204
歐洲 (二) Europe II	53	65
歐亞 Eurasia	37	29
亞洲及太平洋 Asia & Pacific	215	193
東非及南非 East & Southern Africa	17	11
西非及中非 West & Central Africa	2	5
中東及北非 Middle East & North Africa	53	98
Total 總數	1,109	1,141

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。

We provided active support to the FIIB, our parent organisation, in conducting joint operations with local and overseas regulatory authorities.

2023年與財富情報單位交換情報的趨勢

總括而言，全球各地的財富情報單位均採取審慎的原則，發出清晰的交換情報要求及自發分享情報。不論是接獲外地，還是對外發出的交換情報要求，訛騙及洗錢仍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 2023

Overall, FIUs worldwide adopted a prudent approach by submitting concise and well-structured requests and spontaneous sharing of information. Whilst fraud and money laundering continued to be the most prevalent crime types in terms of both incoming and outgoing requests, we also observed a growing complexity in the intelligence shared from/with our counterparts.

	第一位 1 st	第二位 2 nd	第三位 3 rd	第四位 4 th	第五位 5 th
接獲要求索取情報的性質 Nature of Incoming Request	洗錢 Money Laundering (191)	可疑交易 Suspicious Transactions (101)	訛騙 Fraud (92)	稅務罪行 Tax Crime (15)	貪污 Corruption (10)
接獲自發分享情報的性質 Nature of Incoming Spontaneous Sharings	訛騙 Fraud (453)	可疑交易 Suspicious Transactions (89)	洗錢 Money Laundering (53)	稅務罪行 Tax Crime (13)	貪污 Corruption (2) 內幕交易／ 操縱市場 Insider trading / Market Manipulation (2)

	第一位 1 st	第二位 2 nd	第三位 3 rd	第四位 4 th	第五位 5 th
發出要求索取情報的性質 Nature of Outgoing Requests	洗錢 Money Laundering (18)	貪污 Corruption (17)	訛騙 Fraud (10)	可疑交易 Suspicious Transactions (4)	盜竊 Theft (1) 謀殺 Murder (1)
自發分享情報的性質 Nature of Outgoing Spontaneous Sharings	洗錢 Money Laundering (22)	貪污 Corruption (4) 內幕交易／操縱市場 Insider trading / Market Manipulation (4)	營辦／管理／控制賭場 Operating / Managing / Controlling GE (3) 稅務罪行 Tax Crime (3)		

() 要求索取 / 分享情報的數
denotes number of requests / sharing

7.



案件分析及個案類型

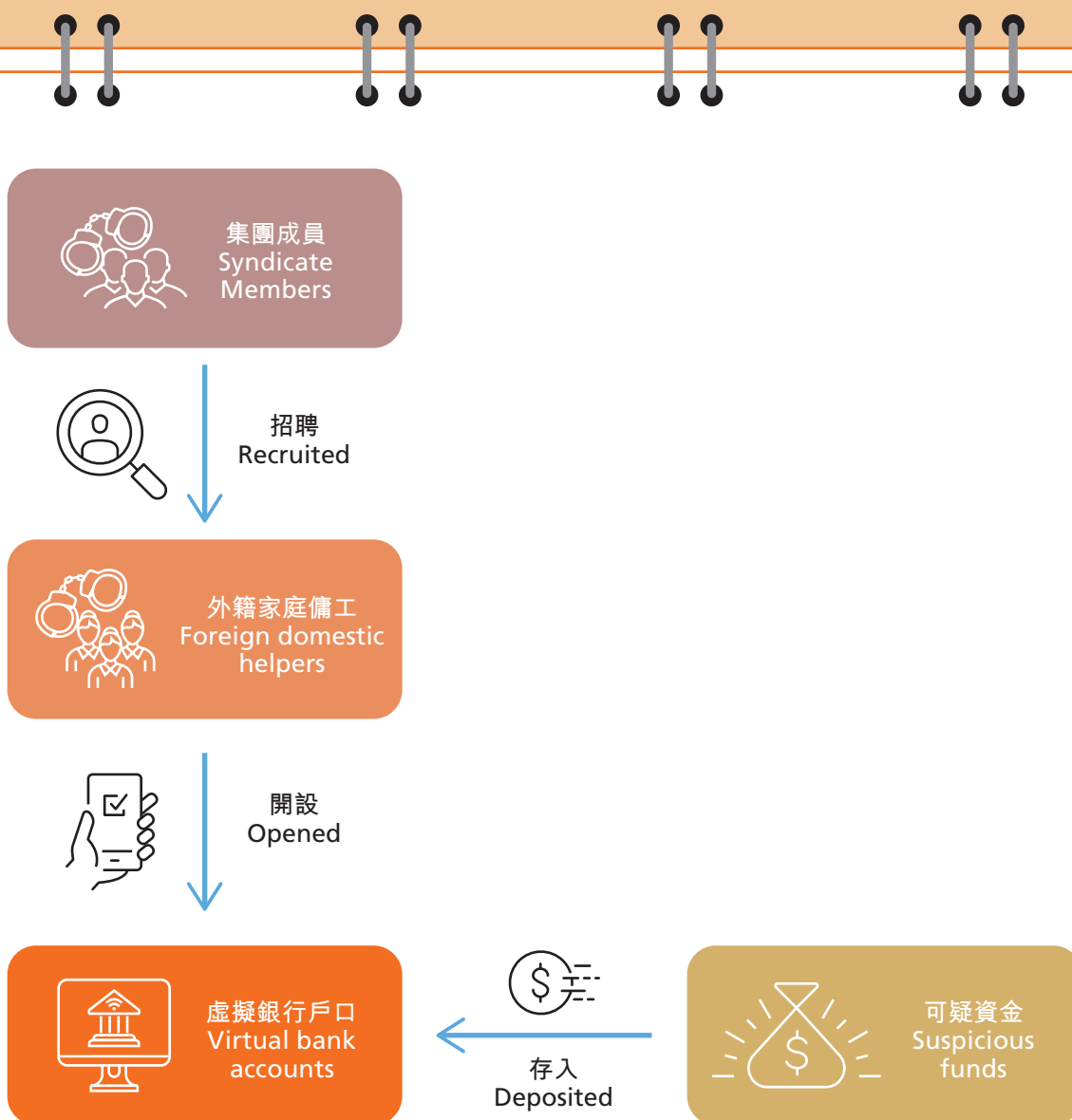
Case Studies and Typologies

個案
Case Study
1

聘用外籍家庭傭工為洗錢錢驢
Recruiting foreign domestic helpers as Money Mules

鑑於利用錢驢戶口轉移詐騙案件犯罪得益的情況日漸普遍，財富情報及調查科人員針對一個積極招聘外籍家庭傭工（外傭）為錢驢的犯罪集團，展開以情報為主導的行動。集團會在外傭開設戶口後，向該戶口匯入大筆存款。案件共涉及30個個人銀行戶口，被清洗的可疑資金超過1億港元。經調查後發現，集團成員安排這些外傭以預先準備的手提電話在網上開設虛擬銀行戶口。2023年11月，財富情報及調查科人員拘捕15名人士，包括集團骨幹成員。相關調查仍在進行。

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 syndicate which had actively recruited foreign domestic helpers (“FDHs”) as money mules. Large influx of deposits were made into the FDHs’ accounts immediately after the accounts were opened. In total, over 30 personal bank accounts were involved having laundered over HKD 100 million in suspicious funds. Investigation revealed the syndicate members had arranged these FDHs to open their virtual bank accounts online with pre-arranged mobile phones. In November 2023, 15 individuals including the core syndicate members were arrested by FIIB officers. Investigation is ongoing.

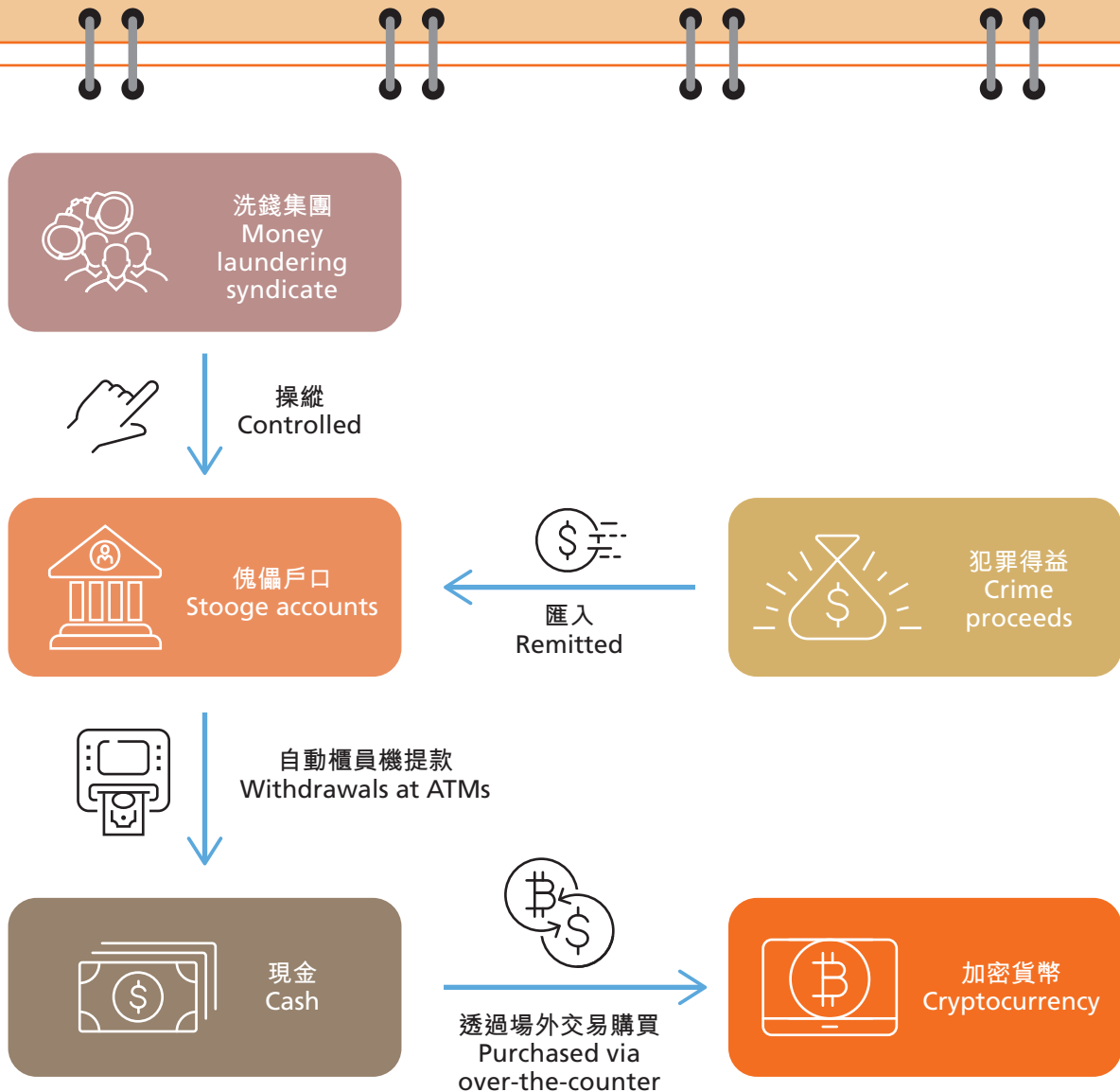


個案
Case Study
2

透過加密貨幣清洗犯罪得益
Laundering of Crime Proceeds via Cryptocurrency

2022年，情報顯示一些可疑的香港銀行戶口，在接收到源自本地及海外詐騙的犯罪得益後，出現頻繁的現金提款活動。在犯案期間，該犯罪集團清洗超過1億1,100萬港元可疑資金。其後調查發現，一個本地洗錢集團利用錢驛戶口的銀行卡轉移犯罪得益。犯罪得益匯入戶口後，集團隨即指示成員在附近的自動櫃員機提款。累積滿一筆資金後，再以現金購買加密貨幣，藉此隱藏資金來源。財富情報及調查科人員共拘捕10名集團成員。相關調查仍在進行。

In 2022, intelligence indicated frequent ATM cash withdrawals were made from a number of suspicious bank accounts in Hong Kong after receiving crime proceeds from local and overseas deceptions. During the offence period, the syndicate had laundered over HKD 111 million of suspicious funds. Subsequent investigation transpired a local money laundering syndicate had utilised bank cards of accounts of money mules to dissipate the crime proceeds. Once the crime proceeds were remitted into the accounts, the syndicate immediately tasked their syndicate members to make withdrawals at ATMs nearby. After accumulating a large lump sum, they then used the cash to purchase cryptocurrency via over-the-counter service providers with a view to hiding the origin of the funds. In total, 10 syndicate members were arrested by FIIB officers. Investigation is ongoing.

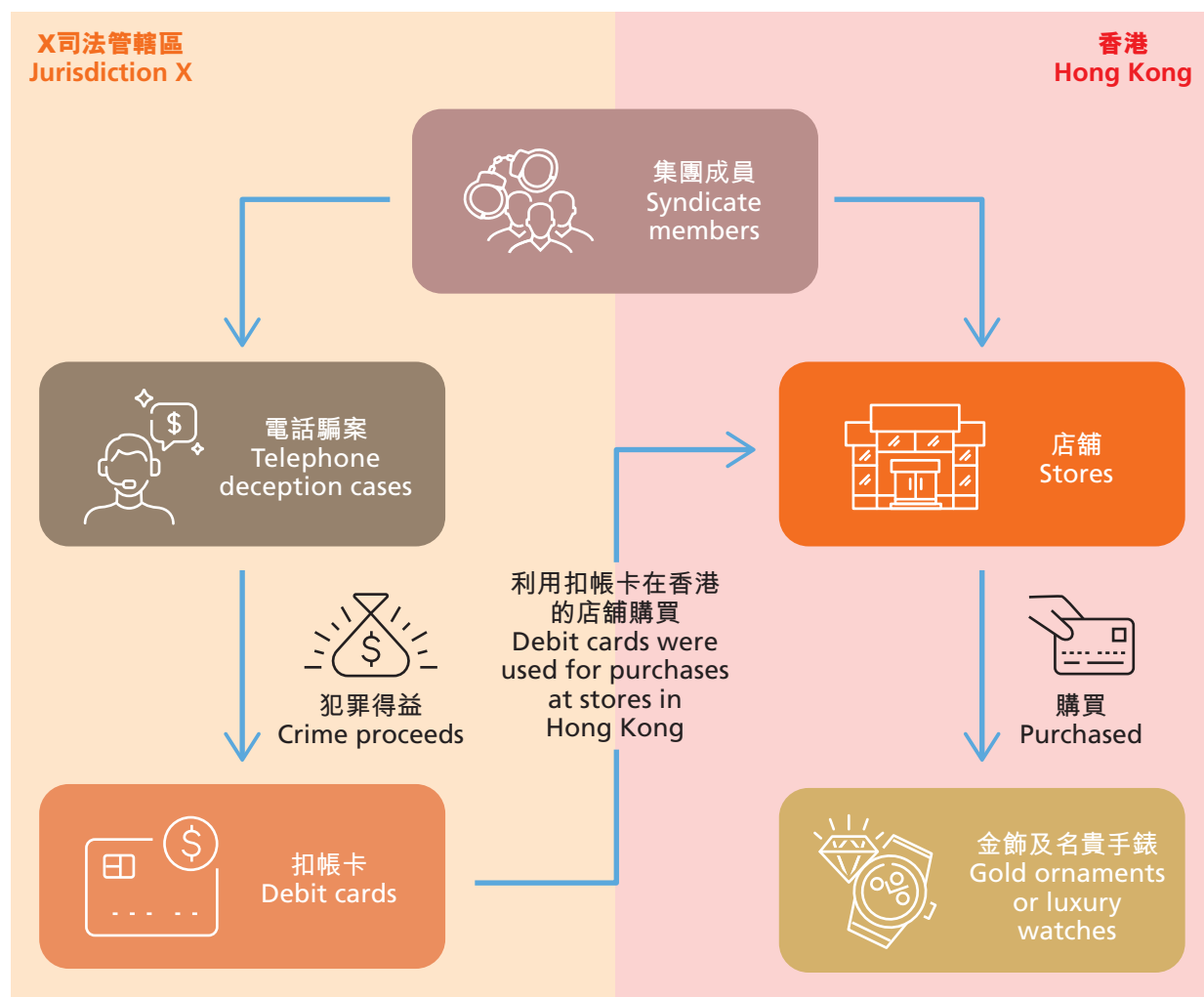


個案
Case Study
3

透過其他司法管轄區發出的扣帳卡清洗犯罪得益
Laundering of Crime Proceeds via Debit Cards issued by other Jurisdiction

2023年初，一個跨境詐騙及洗錢犯罪集團利用扣帳卡（特別是由X司法管轄區銀行發出的扣帳卡），清洗X司法管轄區電話騙案的犯罪得益，並利用這些扣帳卡在香港的店舖購買大量金飾及名貴手錶。有關當局迅速介入，並在九名集團成員購買名貴手錶時將之拘捕。於行動中，警方檢獲多張X司法管轄區的扣帳卡、超過100萬港元現金、名貴手錶及其他貴重財物。相關調查仍在進行。

In early 2023, a cross-border syndicate specialising in fraud and money laundering exploited the use of debit cards, specifically those issued by banks in Jurisdiction X, to launder crime proceeds from telephone deception cases happened in Jurisdiction X. These “fraudulent debit cards” were used to purchase large quantities of gold ornaments or luxury watches from stores in Hong Kong. Authorities soon intervened and apprehended nine syndicate members in the act of purchasing luxury watches. Police seized fraudulent debit cards issued by banks in Jurisdiction X, over HKD one million cash, luxurious watches, and other valuables during the operation. Investigation is ongoing.



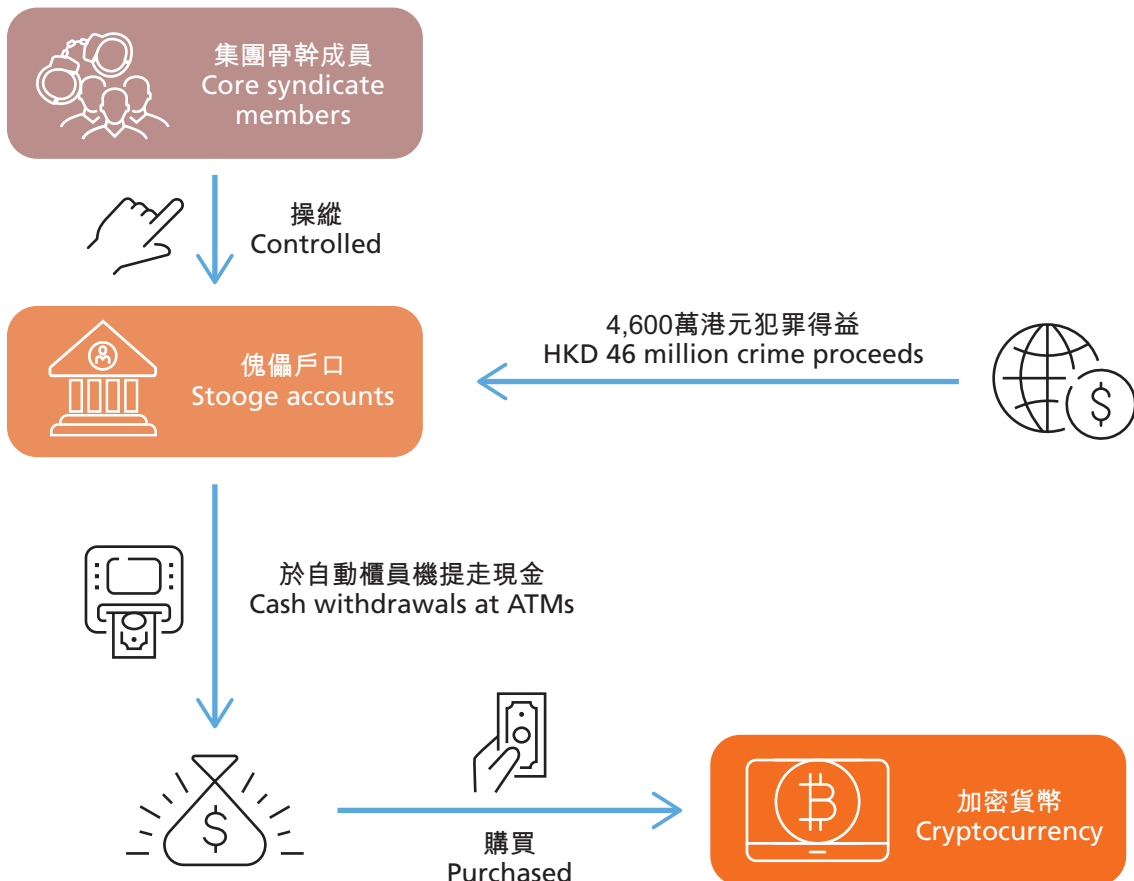
個案
Case Study
4

透過加密貨幣交易平台清洗犯罪得益

Laundering of Crime Proceeds via Cryptocurrency Trading Platforms

2023年，情報顯示一個本地銀行戶口接收到多筆源自海外騙案的犯罪得益。這些資金隨後被轉移到其他懷疑錢驟的本地戶口。經調查後發現，該犯罪集團共接收4,600萬港元犯罪得益，得益源自2020年4月至2022年5月期間發生的54宗詐騙案件。集團從自動櫃員機提走該等資金後，在多個加密貨幣交易平台將之兌換成加密貨幣。針對該洗錢集團利用加密貨幣交易為渠道清洗犯罪得益，財富情報及調查科人員就此展開以情報為主導的行動。2023年7月至2023年8月期間，共有19人被捕，當中包括集團骨幹成員，超過100張銀行卡及400萬港元現金被檢獲。相關調查仍在進行。

In 2023, intelligence suggested that a local bank account received crime proceeds from multiple scam cases happened overseas. The funds were subsequently dissipated to other local accounts of suspected money mules. Investigation revealed the syndicate had received HKD 46 million crime proceeds generated from 54 scam cases occurred between April 2020 and May 2022. The funds were cashed out by way of ATM withdrawals and subsequently used to purchase cryptocurrencies in various cryptocurrency trading platforms. FIIB officers conducted an intelligence-led operation against this money laundering syndicate which actively using cryptocurrencies trading as a conduit to launder crime proceeds. Between July 2023 and August 2023, 19 individuals including the core syndicate members were arrested by FIIB officers. Over 100 bank cards and HKD 4 million cash were seized. Investigation is ongoing.



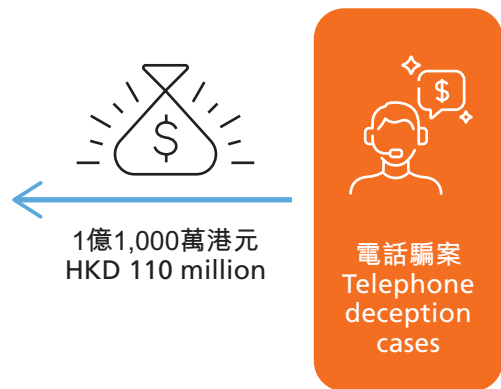
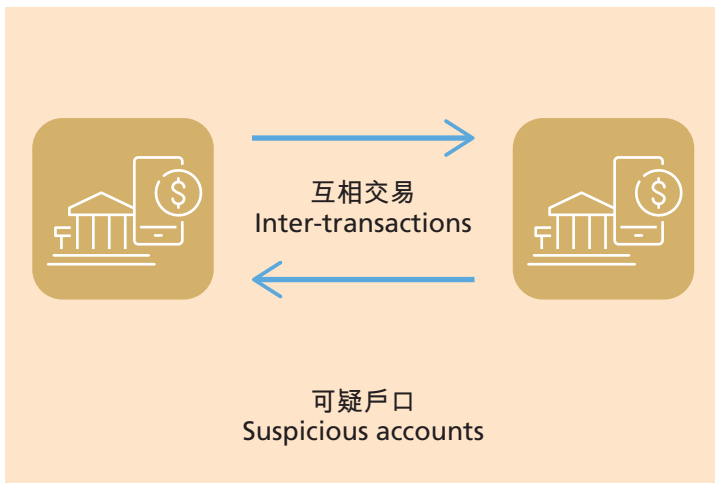
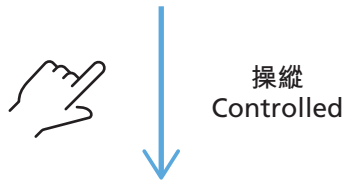
個案
Case Study
5

洗錢集團的共同數碼足跡

A money laundering syndicate with common digital footprints

2023年年初，情報顯示一批可疑戶口的交易留有相同的數碼足跡。經隨後分析顯示，該等戶口之間有互相進行交易，並與超過25宗於2022年5月至11月期間發生的本地電話詐騙案有關，造成超過1億1,000萬港元損失。該等戶口的交易額超過1億7,500萬港元，金額異常巨大遠超出戶口持有人的財務狀況，代表該等資金極有可能源自非法及可疑來源。財富情報及調查科人員於2023年7月展開情報主導行動，共拘捕8名集團成員。相關調查仍在進行。

In early 2023, intelligence revealed a group of suspicious accounts were being operated with common digital footprints. Subsequent analysis unveiled that these accounts had inter-transactions and were related to over 25 local telephone deception cases occurred between May and November 2022, resulting in a total loss of over HKD 110 million. Abnormal and huge turnover of over HKD 175 million, which far exceeded the financial profiles of the account holders, indicated that the funds were highly likely to be originated from illegal and dubious sources. FIIB officers conducted an intelligence-led operation in July 2023 with a total of eight syndicates members arrested. Investigation is ongoing.

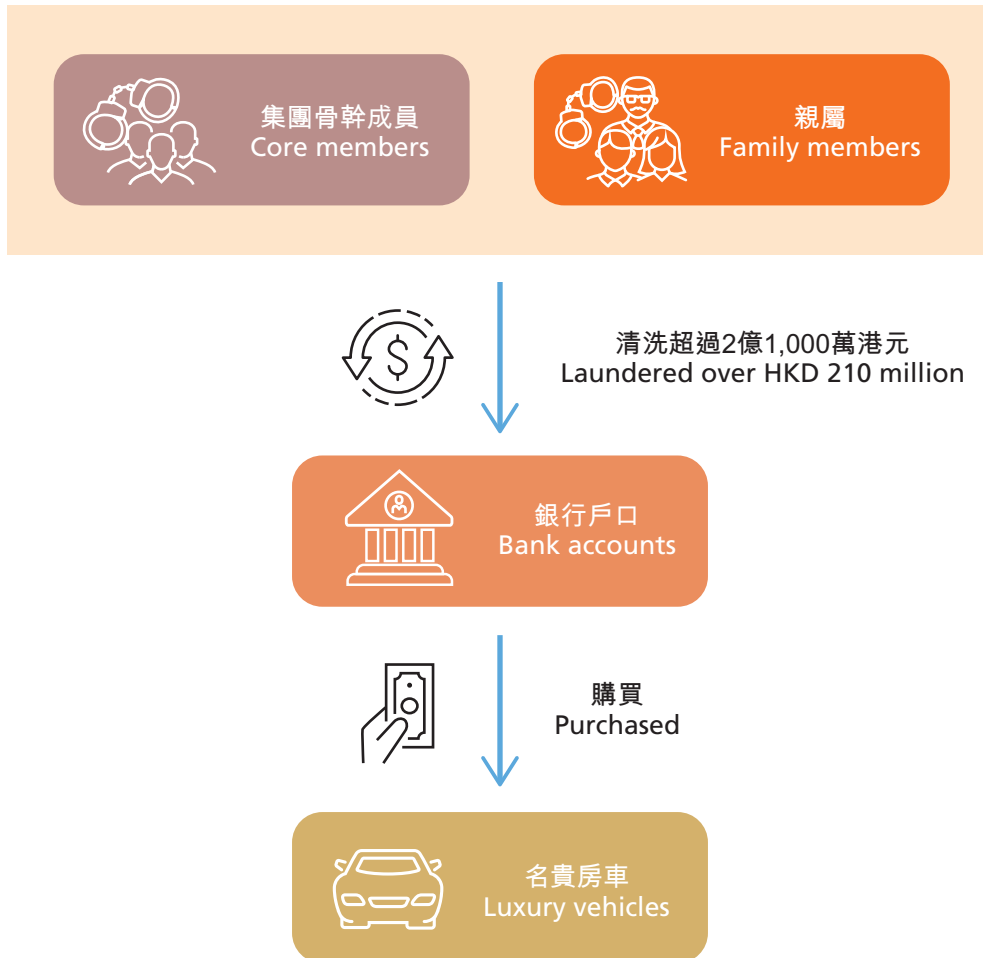


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利用個人銀行戶口及名貴房車清洗黑錢 (涉及黑社會)
Exploiting personal bank accounts and luxury vehicle to conduct money laundering (Triad related)

由於兩個黑社會幫派的地盤爭奪持續，有情報顯示，該等幫派的骨幹成員及其親屬的個人銀行戶口錄得大量交易。根據情報並經深入調查後發現，該等銀行戶口於2018年至2022年期間已清洗超過2億1,000萬港元源自多宗非法活動的懷疑犯罪得益，部分得益被用作購買名貴房車。所有涉案人士的戶口均發現典型的洗錢特徵。2023年，警方採取拘捕行動，成功瓦解該犯罪集團，14名集團成員被捕，部分人被控清洗黑錢。

Stemming from an ongoing turf war between two local triad groups, intelligence suggested that the core members of the groups and their family members had significant turnovers in their personal bank accounts. Based on the intelligence, extensive investigation revealed their bank accounts had laundered over HKD 210 million of suspected crime proceeds generated from various illegal activities between 2018 and 2022. Part of the proceeds was dissipated to purchase luxury vehicles. Typical money laundering hallmarks were identified in the accounts of all involved parties. In 2023, an arrest operation was mounted to neutralise the syndicate with 14 members arrested. Some of the members had been charged with money laundering.



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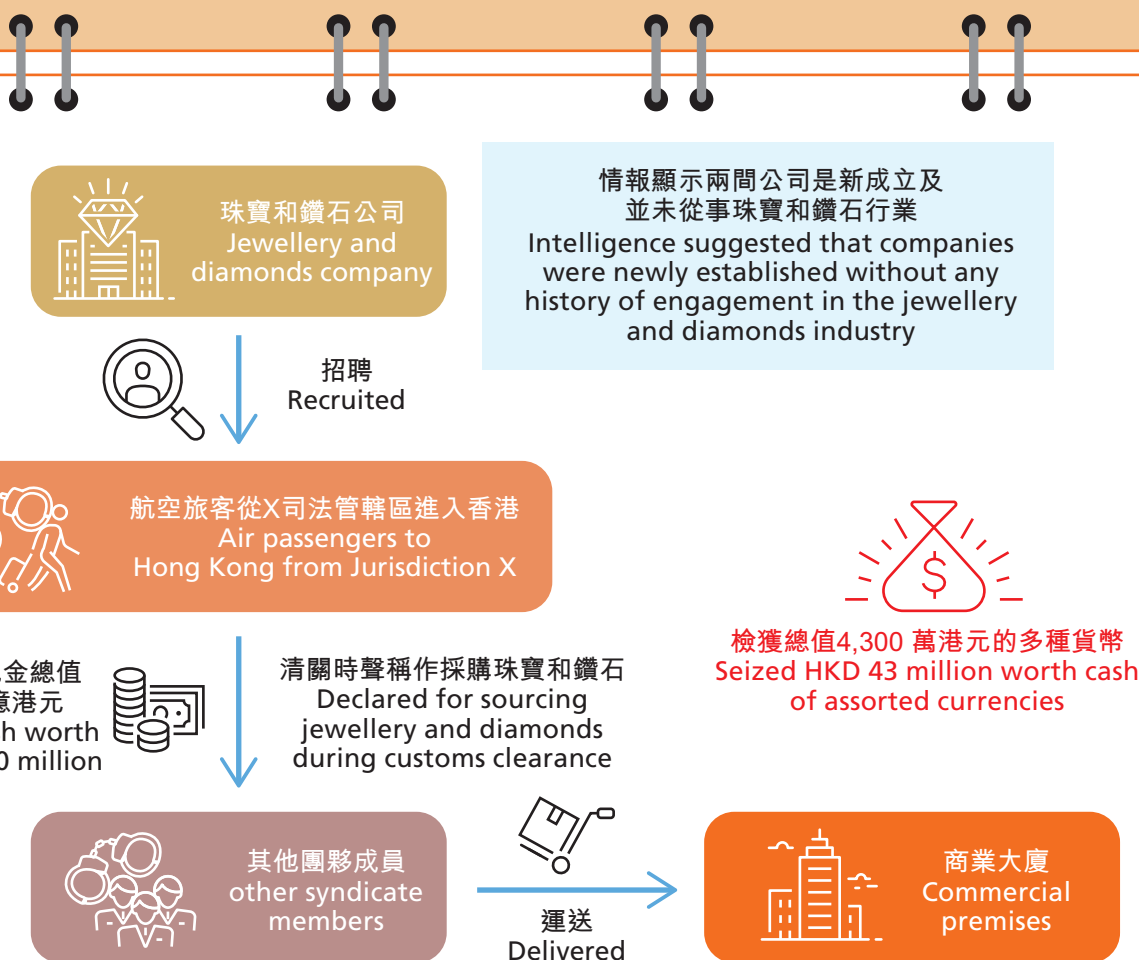
與跨境現金攜帶者有關的洗錢活動 Money laundering in relation to cross-boundary cash couriers

在2023年1月至5月期間，海關發現多名代表X司法管轄區兩間公司的航空旅客攜帶大量美元現金進入香港，總額約為7.2億港元。在清關時，現金攜帶者聲稱他們是該兩間公司的員工，將現金帶到香港用作採購珠寶和鑽石。然而，他們都無法提供任何購買細節，並表示會根據指示將現金交給另一些不知名的代表人。同時，財富情報顯示該兩間公司是新成立，並未從事珠寶和鑽石行業。調查發現該些現金實際上是由其他團夥成員在香港國際機場接收，並迅速運送到市區的兩個商業大廈作進一步分發。由於懷疑這些現金攜帶者和團夥成員處理大量相信為犯罪所得的美元現金，海關在2023年5月至6月期間採取行動逮捕了23名本地男子，並檢獲了4,300萬港元的各種貨幣。相關調查仍在進行。

Between January and May 2023, the Customs and Excise Department (“C&ED”) discovered that a number of air passengers had brought into Hong Kong large quantities of United States dollar cash totaling HKD 720 million on behalf of two companies in Jurisdiction X. During customs clearance, the cash couriers declared that they were employees of the two companies carrying the cash to source jewellery and diamonds in Hong Kong. However, they were unable to provide any details of intended purchases and were only instructed to hand over the cash to other unknown representatives upon arrival.

Concurrently, intelligence suggested that the two companies were newly established without any history of engagement in the jewellery and diamonds industry. Further investigation revealed that the monies were in fact collected by other syndicate members at the Hong Kong International Airport and swiftly delivered to two commercial premises in urban areas for subsequent distribution.

Suspecting the cash couriers and syndicate members of dealing with large amounts of United States dollar cash believed to be proceeds of crime, the C&ED implemented an operation between May and June 2023 to apprehend 23 local males and seize approximately HKD 43 million of assorted currencies. Investigation remains ongoing.

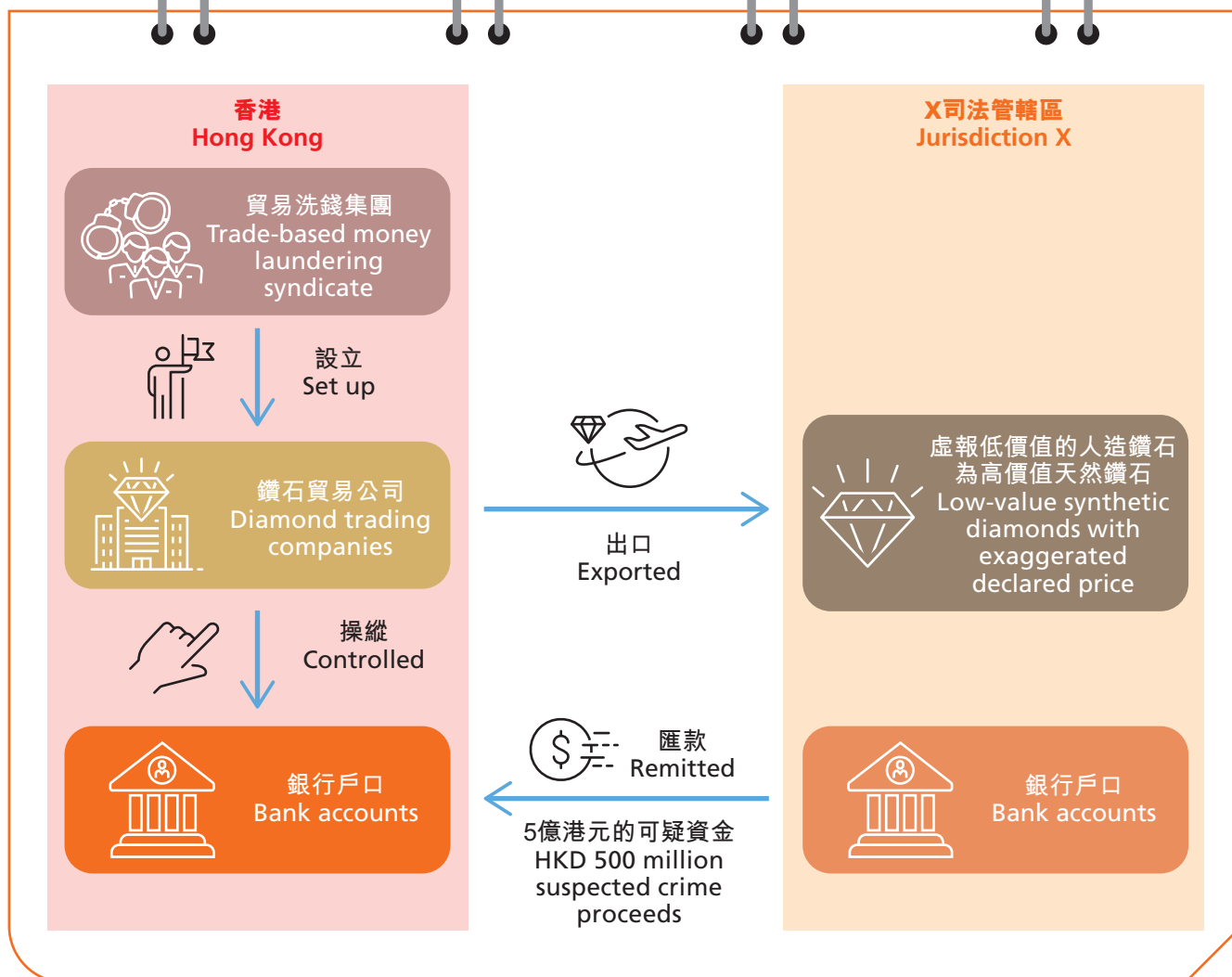


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透過跨國鑽石貿易清洗黑錢 Trade-based Money Laundering by Transnational Diamond Trading

海關於2023年初起鎖定一個跨國貿易洗錢集團和展開財富調查，並與X司法管轄區進行情報交流。調查發現洗錢集團於香港設立多間鑽石貿易公司，涉嫌於2021年期間出口大量低價值的人造鑽石到X司法管轄區，在出口報關時卻虛報貨物為高價值天然鑽石，從而誇大出口貨物的價值，將巨額可疑資金從X司法管轄區匯款到香港，當作正當貿易款項。洗錢集團利用其下公司的銀行戶口處理總值5億港元的可疑資金。海關於2023年12月至2024年2月期間，以洗錢罪共拘捕五人，包括集團主腦、骨幹及基層成員，成功瓦解該跨國洗錢集團。相關調查仍在進行。

The C&ED initiated a financial investigation against a suspected transnational trade-based money laundering syndicate and engaged in intelligence exchange with Jurisdiction X in early 2023. Investigation revealed that the syndicate had set up diamond trading companies in Hong Kong to export low-value synthetic diamonds to Jurisdiction X in the guise of high-valued cut and polished natural diamonds in 2021. By making false trade declarations, the value of the synthetic diamonds was exaggerated. With the inflated declared value, the syndicate transferred suspected crime proceeds from Jurisdiction X to Hong Kong as "legitimate payments" for the diamonds. The syndicate used their companies' corporate bank accounts to handle large amount of suspicious funds totalling HKD 500 million. Between December 2023 and February 2024, the C&ED neutralized the syndicate by arresting five persons including the masterminds, ring leaders, and members of the syndicate for Money Laundering. Investigation is ongoing.



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



為了確保有效的打擊洗錢及恐怖分子資金籌集制度，以及維護香港作為安全穩健的國際金融樞紐的地位，政府一直就本港的洗錢及恐怖分子資金籌集威脅進行全面的風險評估，即香港洗錢及恐怖分子資金籌集風險評估（“風險評估”）。該評估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多個監管機構、執法機關及各政府決策局。

風險評估報告就洗錢及恐怖分子資金籌集提供最新趨勢、個案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。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。

In order to ensure an effective Anti-Money Laundering and Counter-Financing of Terrorism (“AML/CFT”) regime and maintain Hong Kong's status as a secure international financial hub, the government consistently conducts a comprehensive risk assessment of money laundering and terrorist financing threats in the territory. This assessment, known as the Hong Kong Money Laundering and Terrorist Financing Risk Assessment (“HRA”), is supported by the Risk Assessment Section (“RA”) of the Financial Intelligence and Investigation Bureau (“FIIB”) and overseen by the Steering Committee of ML/TF Risk Assessment (“the Steering Committee”). The Steering Committee is led by the Financial Services and the Treasury Bureau and comprises various regulators, law enforcement agencies (“LEAs”), as well as policy bureaux.

The HRA report provides the latest trends, typologies, and international concerns related to money laundering and terrorist financing (“ML/TF”). It assists the Government in formulating relevant policies to strengthen AML/CFT efforts. The findings of this continuous risk assessment are reported to the Central Coordinating Committee on AML/CFT (“CCC”), which formulates and implements Hong Kong's AML/CFT regime.

風險評估報告就洗錢及恐怖分子資金籌集提供最新趨勢、個案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。

The HRA report provides the latest trends, typologies, and international concerns related to money laundering and terrorist financing (“ML/TF”). It assists the Government in formulating relevant policies to strengthen AML/CFT efforts.

第二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，還涵蓋多項改進之處，包括金融租賃業務、非銀行信用卡業務和儲蓄互助社等行業風險評估；資助大規模毀滅武器擴散資金籌集風險評估；與最新趨勢和個案類型有關的資料；以及國際／區內關注的事宜。根據第二次風險評估，香港面對的洗錢風險為中至高水平，恐怖分子資金籌集及大規模毀滅武器擴散資金籌集風險則屬中低水平。

本科正在籌備第三次風險評估，並將擴大有關威脅及個案類型、法人和法律安排，以及大規模毀滅武器擴散資金籌集的涵蓋層面，同時加強相關風險評估。風險評估小組目前正在全港蒐集數據並進行分析。

The second HRA covered not only the fundamentals of Hong Kong's AML/CFT regime but also included enhancements such as sectoral risk assessments on financial leasing business, non-bank credit card business, credit unions, proliferation financing ("PF") risk assessment, and information on the latest trends, typologies, and international/regional concerns. Hong Kong is exposed to a medium-high level of ML risk and medium-low level of TF and PF risk according to the second HRA.

The preparation for the third HRA is under progress. The sectoral coverage and risk assessment for threat and typologies, legal persons and legal arrangements, proliferation financing will be strengthened. RA is currently engaged in territory-wide data collection and analysis.



財富情報及調查科轄下的風險評估小組舉辦第三次香港洗錢及恐怖分子資金籌集風險評估工作坊。The Risk Assessment Section ("RA") of the Financial Intelligence and Investigation Bureau ("FIIB") organised the third Hong Kong Money Laundering and Terrorist Financing Risk Assessment workshop.

本科亦舉辦持份者工作坊，以確保所有持份者均全面了解他們在風險評估過程中的責任。工作坊反應熱烈，各持份者（包括執法機關、金融監管機構、政府部門以及指定非金融企業及行業）均積極參與其中。該工作坊涵蓋多個題目，包括本港各行業所面對的洗錢風險、各種上游罪行引致的洗錢威脅、打擊洗錢活動的能力，以及最新的洗錢手法。

A stakeholder workshop was also conducted to ensure that all stakeholders have a comprehensive understanding of their responsibilities in the risk assessment process. The workshop was actively participated by stakeholders included LEAs, financial regulators, government bodies and designated non-financial businesses and professions (“DNFBPs”). The workshop covered various topics, including ML risks faced by different industries in Hong Kong, threats of ML stemming from various predicate offences, the combating ability against ML activities and the latest ML typologies.



持份者（包括執法機關、金融監管機構、政府部門以及指定非金融企業及行業）積極參與持份者工作坊。
Stakeholders included LEAs, financial regulators, government bodies and DNFBPs actively participated in the stakeholder workshop.

財富情報及調查科會繼續協助政府進行洗錢及恐怖分子資金籌集風險評估工作，確保符合相關國際標準，包括特別組織的建議。

FIIB will continue to support the government in conducting the ML/TF risk assessment, aligning with relevant international standards, including the recommendations from the Financial Action Task Force (“FATF”).

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。

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.



財富調查課程於2023年3月27至31日舉行。
The FIC was held between 27th and 31st March 2023.

為期五天的財富調查課程於2023年3月舉行，超過100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與其中。

The five-day FIC were held in March 2023 and over 100 officers from the HKPF, the C&ED, the Immigration Department, the Independent Commission Against Corruption and the Forensic Accountants' Office participated in the courses.

國際財富調查課程(英語班)因暴動及2019冠狀病毒病疫情自2018年起停辦，並於2023年12月再次舉行。該課程為期五天，有45名人員參加，包括22名來自8個海外司法管轄區的人員，以及23名來自本地相關機構的人員，例如香港海關、廉政公署、證券及期貨事務監察委員會及其他主管部門。課程獲得參加者一致好評，反映香港的專業地位。

The five-day International FIC (English class) was held in December 2023 after being forced to suspend since 2018 owing to the riot and COVID-19 pandemic. The 45 participants of the FIC include 22 officers from eight overseas jurisdictions and 23 officers from local counterparts such as the C&ED, Independent Commission Against Corruption, Securities and Futures Commission and other competent authorities. The course received unanimously positive feedbacks from the participants and reflected the professional standing of Hong Kong.



2023年12月，財富情報及調查科高級警司呂智豪(前排中)出席了為期五天的國際財富調查課程(英語班)。
Senior Superintendent of Police of FIIB Lui Che-ho, Philip (centre, front row) joined the five-day International FIC (English class) in December 2023.



參加者就打擊洗錢的議題討論。
Participants discussed on different AML issues.

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.



人員於2023年6月完成1日入門課程。
Officers completed the one-day Induction Course in June 2023.

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

為進一步加強香港打擊洗錢及恐怖分子資金籌集的效能，必須提高私營機構持份者的相關意識以及凝聚策略工作夥伴。財富情報及調查科致力舉辦有助提升能力的活動，以加強私營機構打擊洗錢及恐怖分子資金籌集的能力。2023年，財富情報及調查科人員在25場由其他持份者舉辦的研討會上分享相關知識。

AML/CFT Webinars to External Stakeholders

Raising awareness of our stakeholders in the private sector and enlisting the efforts of our strategic working partners are of paramount importance in further improving the effectiveness of Hong Kong in AML/CFT. The FIIB has endeavoured in launching capacity-building initiatives to enhance capability of private sector in combatting ML/TF. In 2023, officers of the FIIB shared their AML/CFT knowledge in 25 seminars hosted by other stakeholders.

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，財富情報及調查科自2021年起舉辦反洗黑錢宣傳活動「守護者聯盟」，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。財富情報及調查科透過製作宣傳短片，藉此提醒市民保護銀行戶口，宣揚「唔租」、「唔借」和「唔賣」戶口的訊息。該短片在旺角的大型電子屏幕、宣傳車及多個社交媒體平台均有播放。

Publicity Work

To fight against ML syndicates exploiting bank accounts sold or lent by citizens, the FIIB has rolled out an AML campaign, namely “Project AccFencers” since 2021, 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. FIIB created a promotional video reminding members of the public to safeguard their personal bank accounts and promote the message of “Don’t Rent”, “Don’t Lend” and “Don’t Sell” bank accounts to others. The promotion videos were displayed on the large LED screens in Mong Kok, promotional truck, as well as various social media platforms.



在全港多處展示的宣傳橫額。
Publicity banner was displayed in various places in Hong Kong.

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。財富情報及調查科亦安排宣傳車穿梭全港，宣揚防騙和反洗黑錢的信息，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. A promotional truck was also arranged to travel 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.

宣傳車停泊在本港多個熱點宣傳反洗錢信息，一名市民積極參與車上的反洗錢遊戲。
A member of the public actively took part in the AML game on promotion truck, which was stationed at hot spots in the city for promoting AML messages.



另外，財富情報及調查科十分重視持份者參與及公眾教育，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.



財富情報及調查科人員與印尼駐香港領事館的代表交流打擊洗錢罪行的策略。FIIB officers and representatives of the Consulate General of the Republic of Indonesia discussed anti-money laundering strategies.

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，成功瓦解多個利用錢驛戶口洗黑錢的犯罪集團。在2023年第一及第三季舉辦的反洗黑錢月期間，1,091人因清洗共83億港元懷疑犯罪得益被拘捕，被防止轉移的資產達1億3,200萬港元。

Enforcement Action

Adopting an intelligence-led approach, FIIB stepped up enforcement actions and mounted several arrest operations codenamed WISEWORD jointly with various formations at Headquarters and regional levels with several criminal syndicates engaging in ML with accounts of money mules being neutralized successfully. During the AML Month held in the first and third quarter of 2023, 1,091 persons were arrested for laundering a total of HKD 8.3 billion of suspected crime proceeds, while HKD 132 million assets were prevented from dissipation.



2023年8月舉行的「雋語」行動新聞發布會。Press briefings for Operation WISEWORD in August 2023

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	恐怖分子資金籌集／反恐融資
DNFBPs	Designated Non-Financial Businesses and Professions	指定的非金融企業及行業
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
FIs	Financial Institutions	金融機構
FIUs	Financial Intelligence Units	財富情報單位
HKMA	Hong Kong Monetary Authority	香港金融管理局／金管局
HKPF	Hong Kong Police Force	香港警務處

常用詞彙 Glossary

簡稱 Abbreviations	English	中文
ISCA	Institute of Singapore Chartered Accountants	新加坡特許會計師協會
JFIU	Joint Financial Intelligence Unit	聯合財富情報組
LEAs	Law Enforcement Agencies	執法機關
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
OSCO	Organized and Serious Crimes Ordinance (Cap.455 of the Laws of Hong Kong)	《有組織及嚴重罪行條例》 (香港法例第455章)
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
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

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