

Duo charged with HK\$500,000 bribery and fraud over savings plan

10 June 2015

A former relationship manager of a bank has been charged by the ICAC today (Wednesday) with accepting HK\$500,000 in bribe for referring a client of the bank to take out a US\$2 million savings plan with an insurance company, while the former relationship manager and a technical representative of an insurance broker are also charged with fraud.

Chen Chia-hui, 34, a former relationship manager of the Hongkong and Shanghai Banking Corporation Limited (HSBC), faces one count of agent accepting an advantage, contrary to Section 9(1)(a) of the Prevention of Bribery Ordinance, and one of fraud, contrary to Section 16A of the Theft Ordinance.

Co-defendant Li Ting-yuen, 53, a technical representative of CTHK Asset Management Limited (CTHK), faces a similar offence of fraud.

The defendants, currently on ICAC bail, will appear at the Eastern Magistracy on Friday (June 12) for transfer to the District Court.

At the material time, Chen was a relationship manager of HSBC. Among her duties was to promote and sell investment and/or insurance products to clients of HSBC.

Li was a technical representative of CTHK, an authorised insurance broker of AXA China Region Insurance Company Limited (AXA). He could promote the insurance products of AXA Group, which includes AXA and AXA China Region Insurance Company (Bermuda) Limited (AXA Bermuda).

One of the charges alleges that on December 17, 2012, Chen, with intent to defraud, induced a client of HSBC to take out a savings plan with AXA Bermuda by not disclosing to the client that the savings plan was not a product of HSBC and was not sold by the bank, and falsely representing to the client that he could redeem the total premiums of US\$2 million paid together with dividends after its fourth policy anniversary.

Another charge alleges that on December 17, 2012, Li falsely represented to AXA that he was the handling financial consultant in respect of the said insurance application for the savings plan, and with intent to defraud, induced AXA to approve the insurance application by the client of HSBC and pay a commission of about HK\$1.24 million to CTHK.

The remaining charge alleges that on February 8, 2013, Chen accepted HK\$500,000 from a then relationship manager of AXA as a reward for promoting and selling the said savings plan to the client of HSBC.

HSBC and AXA Group had rendered full assistance to the ICAC during its investigation.

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廉署起訴二人涉嫌就儲蓄計劃收賄 五十萬港元及詐騙

2015年6月10日

廉政公署今日(星期三)落案起訴一名銀行前客戶服務經理，控告她涉嫌就轉介該銀行一名客戶向一間保險公司投保購買一份二百萬美元儲蓄計劃而收受五十萬港元賄款，而該名前客戶服務經理及一名保險經紀公司業務代表則另被起訴涉嫌欺詐。

陳佳慧，三十四歲，香港上海滙豐銀行有限公司(滙豐銀行)前客戶服務經理，被控一項代理人接受利益罪名，涉嫌違反《防止賄賂條例》第9(1)(a)條；及一項欺詐罪名，涉嫌違反《盜竊罪條例》第16A條。

同案被告李廷遠，五十三歲，華匯資產管理有限公司(華匯)業務代表，則被控一項相類欺詐罪名。

被告已獲廉署准予保釋，將於星期五(六月十二日)在東區裁判法院應訊，以待案件轉介區域法院審理。

陳於案發時為滙豐銀行客戶服務經理，其職責包括向滙豐銀行的客戶推廣及銷售投資及/或保險產品。

李是華匯的業務代表。由於華匯是安盛金融有限公司(安盛)的獲授權保險經紀公司，李可推廣安盛集團，包括安盛及安盛保險(百慕達)有限公司(安盛保險)的保險產品。

其中一項控罪指陳涉嫌於二〇一二年十二月十七日，意圖詐騙而誘使一名滙豐銀行客戶向安盛保險投保購買一份儲蓄計劃，而不向該名客戶披露有關儲蓄計劃並非滙豐銀行的產品和並非由滙豐銀行所出售；以及偽稱該名客戶可以在投保四年後取回所繳共二百萬美元的保費連紅利。

另一項控罪指李涉嫌於二〇一二年十二月十七日，向安盛偽稱他是負責處理該份儲蓄計劃投保申請的財務顧問，並意圖詐騙而誘使安盛批出有關滙豐銀行客戶的投保申請，以及向華匯支付一筆約一百二十四萬港元佣金。

餘下控罪指陳涉嫌於二〇一三年二月八日，收受安盛當時一名客戶服務經理五十萬元，作為向該名滙豐銀行客戶推廣及銷售有關儲蓄計劃的報酬。

滙豐銀行及安盛集團在廉署調查案件期間提供全面協助。

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