



Press Releases

Couple charged with HK\$10m mortgage loans fraud

2018-8-13

A couple has been charged by the ICAC today (August 13) with defrauding a bank of two mortgage loans totalling HK\$10 million by using false income proofs.

Tsoi Kam-hung, 29, and her husband Yang Yuansong, 28, face a joint charge of fraud, contrary to Section 16A of the Theft Ordinance. Tsoi alone faces a similar charge.

The defendants will appear in the Eastern Magistracy on Wednesday (August 15) for transfer to the District Court for plea.

The case arose from a corruption complaint. Subsequent ICAC enquiries revealed the above alleged offences.

At the material times, Tsoi and Yang were clients of Bank of Communications Company Limited Hong Kong Branch (BOCM Hong Kong Branch).

Tsoi applied to BOCM Hong Kong Branch for a mortgage loan of HK\$5 million for a property that she bought in April 2015.

The charge against Tsoi alleges that in June 2015, she falsely represented to BOCM Hong Kong Branch that she was employed by a company as a manager with a monthly salary of 48,000 Renminbi, and with intent to defraud, induced the bank to grant her the mortgage loan of HK\$5 million, which resulted in benefit to her or prejudice to the bank.

Tsoi and Yang applied to BOCM Hong Kong Branch for another mortgage loan of HK\$5 million for a property that the couple purchased in May 2016.

The other charge against Tsoi and Yang alleges that in June 2016, the couple falsely represented to BOCM Hong Kong Branch that Yang was employed by the company as a manager with a monthly salary of HK\$61,500, and with intent to defraud, induced the bank to grant Yang the mortgage loan of HK\$5 million, which resulted in benefit to the couple or prejudice to the bank.

BOCM Hong Kong Branch has rendered full assistance to the ICAC during its investigation into the case.

The defendants have been released on ICAC bail, pending their court appearance on Wednesday.

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新聞公佈

廉署起訴夫婦涉嫌詐騙銀行一千萬港元按揭貸款

2018年8月13日

廉政公署今日(八月十三日)落案起訴一對夫婦，控告兩人涉嫌使用虛假入息證明，詐騙一間銀行兩筆按揭貸款共一千萬港元。

蔡錦虹，二十九歲，及其丈夫楊源淞，二十八歲，同被控一項欺詐罪名，違反《盜竊罪條例》第16A條。蔡錦虹另被控一項相類罪名。

兩名被告將於星期三(八月十五日)在東區裁判法院應訊，以待案件轉介區域法院答辯。

廉署早前接獲貪污投訴，調查後揭發上述涉嫌罪行。

蔡錦虹及楊源淞於案發時是交通銀行股份有限公司香港分行(香港交行)的客戶。

蔡錦虹於二〇一五年四月購入一個單位，並向香港交行申請一筆五百萬港元按揭貸款。

蔡錦虹被控的罪名，指她涉嫌於二〇一五年六月向香港交行虛假地表示她受僱於一間公司為經理，月薪四萬八千元人民幣，並意圖詐騙而誘使該銀行向她批出該筆五百萬港元的按揭貸款，導致她獲得利益或該銀行蒙受不利。

蔡錦虹及楊源淞於二〇一六年五月購入一個單位，並向香港交行申請另一筆五百萬港元按揭貸款。

蔡錦虹及楊源淞同被控的罪名，指夫婦二人涉嫌於二〇一六年六月向香港交行虛假地表示楊源淞受僱於有關公司為經理，月薪六萬一千五百港元，並意圖詐騙而誘使該銀行向楊源淞批出該筆五百萬港元的按揭貸款，導致夫婦二人獲得利益或該銀行蒙受不利。

香港交行在廉署調查案件期間提供全面協助。

兩名被告已獲廉署准予保釋，以待星期三應訊。

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