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## SFC bans Helen Chow Hoi Ching and Choy Cheuk Tung for life

7 May 2014

The Securities and Futures Commission (SFC) has, in two separate actions, banned Ms Helen Chow Hoi Ching, a former employee of The Royal Bank of Scotland N.V. (formerly known as ABN AMRO Bank N.V.), and Ms Choy Cheuk Tung, a former employee of Standard Chartered Bank (Hong Kong) Limited, from re-entering the industry for life (Note 1).

Chow was sentenced to imprisonment of four years by the District Court following conviction on one count of fraud on 11 September 2013 (Note 2).

From January 2009 to March 2009, Chow transferred monies totaling \$28,876,653 from four customers' accounts without their authorizations to other customers' accounts by forging the customers' signatures on bank instruction forms. To conceal the unauthorized transfers, Chow changed the correspondence address of two of the customers by forging their signatures on bank instruction forms and sent false bank statements to one of them.

Choy was sentenced to imprisonment of 18 months by the District Court following convictions of three counts of theft and three counts of dealing with property known or reasonably believed to represent proceeds of an indictable offence on 5 December 2013 (Note 3).

In July 2012, Choy misappropriated a total of \$750,000 from a bank customer by forging the customer's signature and made three transfers from the customer's account into her husband's account, and subsequently transferred a total of \$700,000 into her own account.

The victims in both cases have been compensated.

The SFC considers Chow and Choy are not fit and proper persons as a result of their convictions.

Both cases were referred to the SFC by the Hong Kong Monetary Authority.

End

Notes:

1. At the material time, Chow was a relevant individual engaged by ABN AMRO Bank N.V. to carry on Type 1 (dealing in securities) and Type 4 (advising on securities) regulated activities under the Securities and Futures Ordinance (SFO). Choy was a relevant individual engaged by Standard Chartered Bank (Hong Kong) Limited to carry on Type 1 (dealing in securities) and Type 4 (advising on securities) regulated activities under the SFO. Chow and Choy are currently not registered with the Hong Kong Monetary Authority or licensed by the SFC.
2. Please see the Reasons for Sentence (DCCC825/2012) which is available on the Judiciary's website ([www.judiciary.gov.hk](http://www.judiciary.gov.hk)).
3. Please see the Reasons for Sentence (DCCC853/2013) which is available on the Judiciary's website ([www.judiciary.gov.hk](http://www.judiciary.gov.hk)).

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## 證監會終身禁止仇凱菁及蔡卓彤重投業界

2014年5月7日

證券及期貨事務監察委員會（證監會）分別在兩項不同紀律處分行動中，終身禁止The Royal Bank of Scotland N.V.（前稱ABN AMRO Bank N.V.）前僱員仇凱菁（女）及渣打銀行（香港）有限公司前僱員蔡卓彤（女）重投業界（註1）。

仇於2013年9月11日被區域法院裁定一項欺詐罪名成立，遭判處監禁四年（註2）。

2009年1月至2009年3月，仇在銀行指示表格上偽冒客戶簽名，在未獲授權的情況下將合共28,876,653元的款項從四名客戶的帳戶轉移至其他客戶的帳戶。為了隱瞞該等未經授權的轉帳，仇在銀行指示表格上偽冒其中兩名客戶簽名以更改兩人的通訊地址，並向其中一名客戶發出虛假的銀行結單。

蔡於2013年12月5日因被區域法院裁定三項盜竊罪及三項處理已知道或合理相信為代表從可公訴罪行的得益的財產罪罪名成立，遭判處監禁18個月（註3）。

2012年7月，蔡偽冒一名銀行客戶簽名，挪用該名客戶合共750,000元的款項，並三度從該名客戶的帳戶轉帳至其丈夫的帳戶，其後又將合共700,000元轉帳至她本人的帳戶。

兩宗個案的受害人均已獲得賠償。

鑑於仇及蔡已被定罪，證監會認為兩人並非獲發牌的適當人選。

兩宗個案均由香港金融管理局轉介證監會跟進。

完

備註：

1. 於關鍵時間，仇是受聘於ABN AMRO Bank N.V.進行《證券及期貨條例》下第1類（證券交易）及第4類（就證券提供意見）受規管活動的有關人士。蔡是受聘於渣打銀行（香港）有限公司進行《證券及期貨條例》下第1類（證券交易）及第4類（就證券提供意見）受規管活動的有關人士。仇及蔡現時沒有名列於香港金融管理局的紀錄冊，亦並非證監會持牌人。
2. 請參閱司法機構網站（[www.judiciary.gov.hk](http://www.judiciary.gov.hk)）所載的《判刑理由書》（DCCC825/2012）。
3. 請參閱司法機構網站（[www.judiciary.gov.hk](http://www.judiciary.gov.hk)）所載的《判刑理由書》（DCCC853/2013）。

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