



Press Releases

Duo charged with \$1.7m loans and commissions fraud

2018-8-29

A former direct sales representative of a bank and a former chief financial analysis manager of a financial intermediary have been charged by the ICAC today (August 29) with respectively defrauding the bank of loans of over \$1.7 million in total for nine applicants and commissions amounting to more than \$64,000 by fraudulent means.

Yip Kin-ming, 41, former direct sales representative of DBS Bank (Hong Kong) Limited (DBS Bank), and Ng Siu-lun, also known as Alan Ng, 31, former chief financial analysis manager of Quinaray Development Company Limited (QDCL), face a joint charge of conspiracy to defraud, contrary to Common Law.

Yip alone also faces eight counts of fraud, contrary to Section 16A of the Theft Ordinance.

The defendants will appear in the Eastern Magistracy on Friday (August 31) 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 time, Yip was a direct sales representative of DBS Bank, who was responsible for sourcing potential loan customers by operating street booths and distributing promotional items such as handbills. The bank prohibited its direct sales representatives from acquiring loan applicants by cold calls and handling referrals from financial intermediaries.

Ng was a chief financial analysis manager of QDCL, a financial intermediary, who was tasked to arrange for potential loan applicants to apply for loans from financial institutions.

The joint charge alleges that between October 26 and December 23, 2015, Yip and Ng conspired together and with other unknown persons to defraud DBS Bank by dishonestly concealing from and failing to disclose to the bank that a loan applicant was referred by QDCL for loan application, thereby causing the bank to process and grant a loan of \$107,000 to him and pay commission of \$3,424 to Yip.

Eight other charges allege that between July 23, 2015 and February 2, 2016, Yip concealed from and failed to disclose to DBS Bank that eight other loan applicants were referred by QDCL and two other financial intermediaries for loan applications, and with intent to defraud, induced the bank to process and approve the loan applications in a total sum of \$1,596,000 and pay commissions of \$60,620 in total to him, which resulted in benefit to him or prejudice to the bank.

DBS Bank 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 Friday.

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新聞公佈

廉署起訴二人涉嫌詐騙一百七十萬元貸款及佣金

2018年8月29日

廉政公署今日(八月二十九日)落案起訴一名銀行前私人貸款業務顧問及一名財務中介機構前高級理財分析經理，控告二人涉嫌分別欺詐銀行批出共逾一百七十萬元的貸款予九名申請人，以及逾六萬四千元佣金。

葉建明，四十一歲，星展銀行(香港)有限公司(星展銀行)前私人貸款業務顧問，及吳紹倫，三十一歲，成喻發展有限公司(成喻)前高級理財分析經理，同被控一項串謀詐騙罪名，違反普通法。

葉建明另亦被控八項欺詐罪名，違反《盜竊罪條例》第16A條。

兩名被告將於星期五(八月三十一日)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。

葉建明於案發時為星展銀行私人貸款業務顧問，負責經營街頭攤位及派發傳單等宣傳產品以尋找潛在貸款客戶。該銀行禁止其私人貸款業務顧問透過電話促銷以獲取貸款申請人或處理財務中介機構轉介的個案。

吳紹倫是財務中介機構成喻的高級理財分析經理，負責安排潛在貸款申請人向金融機構申請貸款。

葉建明及吳紹倫同被控的罪名指他們涉嫌於二〇一五年十月二十六日至十二月二十三日期間一同串謀和與其他身份不詳人士串謀詐騙星展銀行，即不誠實地向該銀行隱瞞和沒有披露一名貸款申請人是由成喻轉介申請貸款，從而致使該銀行處理和向該申請人批出一筆十萬零七千元的貸款，以及向葉建明發放三千四百二十四元的佣金。

另外八項控罪指葉建明涉嫌於二〇一五年七月二十三日至二〇一六年二月二日期間隱瞞和沒有向星展銀行披露其他八名貸款申請人是由成喻及另外兩間財務中介機構轉介申請貸款，並意圖詐騙而誘使該銀行處理和批出共一百五十九萬六千元的貸款申請，以及向他發放共六萬零六百二十元的佣金，導致他獲得利益或該銀行蒙受不利。

星展銀行在廉署調查案件期間提供全面協助。

被告已獲廉署准予保釋，以待星期五應訊。

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