



Press Releases

Ex-bank manager charged by ICAC admits bribing colleague for referring mortgage loan clients to financial intermediary

2023-4-19

A former bank manager, charged by the ICAC, today (April 19) admitted at the Kwun Tong Magistrates' Courts that she had bribed a colleague for referring residential mortgage loan clients of a subsidiary of the bank to a financial intermediary for arranging mortgage refinancing from other banks or financial institutions.

Amy Chow Bik-sum, 47, former assistant customer service manager of OCBC Wing Hang Bank Limited (OCBC Wing Hang Bank), pleaded guilty to one count of offering an advantage to an agent, contrary to Section 9(2) of the Prevention of Bribery Ordinance.

Deputy Magistrate Ms Erica Chong Ching-wai adjourned the case to May 5 for sentence, pending the defendant's background and community service order reports. The defendant was remanded in the custody of the Correctional Services Department.

At the material time, the defendant was posted to a branch of OCBC Wing Hang Bank in Tsim Sha Tsui. She was required to handle residential mortgage applications. OCBC Wing Hang Credit Limited (OCBC Credit) is a subsidiary of OCBC Wing Hang Bank.

The court heard that on July 15, 2021, the defendant requested a colleague to refer residential mortgage loan clients of OCBC Credit to a financial intermediary for arranging mortgage refinancing from other banks or financial institutions so that the financial intermediary could earn the relevant referral fees. The defendant promised to offer 70 per cent of the referral fees to the colleague as commissions.

OCBC Wing Hang Bank did not allow its employees to offer, solicit or accept advantages its relation to its business. The defendant's colleague did not accept the offer.

OCBC Wing Hang Bank had rendered full assistance to the ICAC during its investigation into the case.

The prosecution was today represented by prosecuting counsel Marc Andrew Corlett, assisted by ICAC officer Pan Pan.

To enhance the corruption prevention capabilities of banks, the ICAC has recently launched the "Corruption Prevention Guide for Banks" (cpas.icac.hk/EN/Info/Lib_List?cate_id=3&id=2728) which assists banks in managing corruption risks in core operations through analysing case scenarios and providing corresponding corruption prevention safeguards. To promote probity culture in the banking sector, an Ethics Promotion Programme for the Banking Industry was also launched, under which a self-learning animation series "Unveil the Secret: Integrity Myths in the Banking Industry" was produced to help frontline bank staff understand common corruption loopholes.

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新聞公佈

前銀行經理被廉署起訴行賄同事轉介按揭客戶予財務中介認罪候判

2023年4月19日

一名被廉政公署落案起訴的銀行經理今日(4月19日)在觀塘裁判法院承認賄賂同事，將銀行的附屬公司住宅按揭客戶轉介予一名財務中介向其他銀行或財務機構申請轉按物業。

周碧心，47歲，華僑永亨銀行有限公司(華僑永亨銀行)前助理客戶服務經理，承認一項向代理人提供利益罪名，違反《防止賄賂條例》第9(2)(a)條。

暫委裁判官莊靜慧將案件押後至5月5日判刑，以待索取被告的背景及社會服務令報告。被告還押懲教署看管。

被告案發時在華僑永亨銀行尖沙咀分行任職，需處理住宅按揭貸款申請。華僑永亨信用財務有限公司(華僑永亨財務)是華僑永亨銀行的附屬公司，從事借貸業務。

案情透露被告於2021年7月15日，要求一名同事把華僑永亨財務的住宅按揭客戶轉介予一名財務中介，以安排向其他銀行或財務機構申請轉按物業，從而令財務中介賺取轉介費。被告並向該同事承諾提供佣金，計法為轉介費的七成。

華僑永亨銀行不容許僱員就其業務提供、索取或接受利益。被告的同事並沒有接受其提議。

華僑永亨銀行在廉署調查案件期間提供全面協助。

控方今日由大律師Marc Andrew Corlett代表出庭，並由廉署人員彭偉發協助。

為提升銀行的防貪能力，廉署推出全新《銀行防貪指南》(cpas.icac.hk/ZH/Info/Lib_List?cate_id=3&id=2728)，透過剖析貪污案例和提供相應的防貪措施，協助銀行管理其主要營運範疇的貪污風險。為與業界並肩構建廉潔文化，廉署亦推出「銀行業誠信推廣計劃」，包括製作「銀行業誠信解密系列」網上自學培訓動畫，協助前線銀行職員了解常見的貪污陷阱。

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