



Press Releases

Ex-bank manager duo admit defrauding investors of JPY400m revealed in ICAC graft probe

2023-12-21

An ICAC corruption investigation earlier revealed that four people had conspired with others to deceive Japanese investors into investing over JPY400 million (about HK\$28.4 million) in a number of companies which claimed to take part in investment projects in Africa by falsely representing that those companies' bank accounts held asset totalling over HK\$37 billion, and by using false bank documents. Two of the former bank managers, charged by the Commission, today (December 21) pleaded guilty to conspiracy to defraud at the District Court.

The two former relationship managers of Standard Chartered Bank (Hong Kong) Limited (Standard Chartered Bank), Woo Man-ho and Chan Tak-ching, both 36, pleaded guilty to a total of four counts of conspiracy to defraud, contrary to the Common Law. Three other similar charges against the duo were left on file at the District Court.

Judge Mr Clement Lee Hing-nin adjourned the case to August 22 next year for sentence. Both Woo and Chan were granted bail.

The court heard that at the material time, Woo and Chan were relationship managers of Standard Chartered Bank respectively working at its business banking department and priority banking department. The bank would issue documents to confirm the balance of a client's account held with the bank upon request, but the duo were not authorised to sign and issue those documents.

Woo and Chan admitted that between January 2015 and September 2016, they had conspired with another then relationship manager of Standard Chartered Bank, a self-employed financial consultant and four foreign nationals to defraud various Japanese investors to invest in ADF Capital Limited (ADF) and a number of companies by using false proof of fund letters and corporate refund promissory notes (CRPNs) purportedly signed by Woo and Chan, and issued by Standard Chartered Bank.

The four foreign nationals involved were two shareholders-cum-directors of ADF, respectively a Zambian man and a Korean man; a Thai man who was Chan's client; and a Japanese woman who was a company director.

Woo admitted that he had conspired with the Zambian man to falsely represent that the man's company had funds of US\$1.5 billion (about HK\$11.6 billion) available for investments in Africa by issuing a false proof of fund letter.

Meanwhile, Woo and Chan admitted that they had conspired with the self-employed financial consultant and the Thai man to falsely represent that the Thai man had asset of 3.3 billion euros (about HK\$25.5 billion) in the bank account held with Standard Chartered Bank, and to issue eight false proof of fund letters.

The duo further admitted that they had conspired with the relationship manager of Standard Chartered Bank, the self-employed financial consultant and three of the foreign nationals to falsely represent that Standard

Chartered Bank was the guarantor of ADF which undertook to pay the relevant investors by issuing four false CRPNs.

The four CRPNs involved promised returns totalling US\$7.2 million (over HK\$56 million). As a result of the false representations, various Japanese investors were deceived into making investments totalling at least JPY400 million (about HK\$28.4 million) to ADF and a number of companies involved in this case.

The ICAC investigation arose from a corruption complaint. Enquiries revealed that Standard Chartered Bank had never held the abovementioned asset on behalf of the Thai man, while the Zambian man's company had never held any bank account with the bank.

Co-defendants Leung Ho-yin, 37, former relationship manager of Standard Chartered Bank; and Law Man-fai, 49, self-employed financial consultant; earlier pleaded not guilty to two of the abovementioned conspiracy to defraud charges. Another co-defendant Catherine Kum Kit-ching, 55, manager of ADF, earlier pleaded not guilty to one count of conspiracy to deal with property known or believed to represent proceeds of indictable offence. The trial against the trio was set for July 2, 2024.

Standard Chartered Bank had rendered full assistance to the ICAC during its investigation into the case. The ICAC does not rule out further law enforcement actions against other persons involved in the case.

The prosecution was today represented by prosecuting counsel Wong Hay-yiu, assisted by ICAC officer Janice Chan.

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新聞公佈

廉署貪污調查揭四億日圓投資詐騙案兩名前銀行經理認罪候判

2023年12月21日

廉政公署早前調查貪污時，揭發四名人士串謀他人訛稱數間聲稱參與非洲投資項目的公司，銀行戶口持有資產共逾370億港元，並以虛假銀行文件，詐騙多名日本投資者向涉案公司投資逾四億日圓(約2,840萬港元)。其中兩名被起訴的前銀行經理今日(12月21日)在區域法院承認串謀詐騙。

兩名渣打銀行(香港)有限公司(渣打銀行)前客戶經理胡文浩及陳德政，同36歲，承認共四項串謀詐騙罪名，違反普通法。二人涉及的另外三項相類罪名則由區域法院法庭存檔。

法官李慶年將案件押後至明年8月22日判刑。胡文浩及陳德政均獲准保釋。

案情透露，案發時胡文浩及陳德政均為渣打銀行客戶經理，分別任職中小企業理財部及優先私人理財部。雖然該銀行會應客戶要求發出文件，以確認其銀行戶口的結存，但二人並無權限簽署及發出有關文件。

胡文浩及陳德政承認於2015年1月至2016年9月期間，串謀另一名渣打銀行時任客戶經理、一名自僱財務顧問及四名外籍人士，藉使用虛假資金證明書及公司退款承兌票據，以詐騙多名日本投資者向ADF Capital Limited (ADF)及多間公司投資。有關虛假文件看來是由胡文浩及陳德政簽署，並由渣打銀行發出。

該四名涉案的外籍人士為兩名ADF男股東暨董事，分別贊比亞籍及韓國籍；陳德政一名泰國籍男客戶；以及一名日本籍公司女董事。

胡文浩承認串謀該贊比亞籍男子，藉簽發一份虛假的資金證明書，訛稱該男子的公司持有15億美元資金(約116億港元)可用於非洲的投資項目。

胡文浩與陳德政則承認串謀上述自僱財務顧問及泰國籍男子，訛稱該泰國籍男子在渣打銀行的戶口持有33億歐元價值資產(約255億港元)，並簽發八份虛假的資金證明書。

二人又承認串謀上述渣打銀行客戶經理、自僱財務顧問及其中三名外籍人士，藉簽發四份虛假的公司退款承兌票據，訛稱渣打銀行為ADF作擔保人，並會向相關投資者支付款項。

該四份公司退款承兌票據涉及承兌款項共720萬美元(逾5,600萬港元)，而該等虛假陳述致使多名日本投資者受騙，向ADF及多間涉案公司投資逾四億日圓(約2,840萬港元)。

廉署早前接獲貪污投訴遂展開調查，發現渣打銀行從未代表該泰國籍男子持有所聲稱的資產，而該贊比亞籍男子的公司亦從未持有任何渣打銀行戶口。

同案被告梁浩賢，37歲，渣打銀行前客戶經理；及羅文輝，49歲，自僱財務顧問，早前否認上述其中兩項串謀詐騙罪名。另一名被告甘潔貞，55歲，ADF經理，早前否認一項串謀處理已知道或相信為代表從可公訴罪行的得益的財產罪名。三人的案件定於2024年7月2日開審。

渣打銀行在廉署調查案件期間提供全面協助。廉署不排除會對其他涉案人士採取進一步執法行動。

控方今日由大律師王熙曜代表出庭，並由廉署人員陳貝苑協助。

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