

## Duo in court for alleged \$3.3m loans fraud and money laundering

11 July 2014

The proprietor and a former merchandiser of a trading company appeared in the Kwun Tong Magistracy today (Friday) after being charged by the ICAC with defrauding bank loans totalling over \$3.3 million and laundering those crime proceeds respectively.

Chow Chin-fan, 50, proprietor of Honest (HK) Manufacturing Limited (HML), who was charged on Wednesday (July 9), faced a total of six counts of fraud, contrary to Section 16A(1) of the Theft Ordinance.

Also charged on Wednesday was Fok Yuk-kei, 25, former merchandiser of HML, who faced one count of dealing with property known or believed to represent proceeds of an indictable offence, contrary to Section 25(1) of the Organised and Serious Crimes Ordinance.

No plea was taken. Principal Magistrate Mr Ernest Lin Kam-hung transferred the case to the District Court for plea on August 1 this year.

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

At the material time, Chow and Fok were respectively the proprietor and merchandiser of HML, which operated shops in tourist areas to sell premiums and gifts. Fok was also the sole director cum shareholder of Joy Diamond Development Limited (JDDL).

Six of the charges alleged that between October 3, 2011 and February 3, 2012, Chow falsely represented to the Standard Chartered Bank (Hong Kong) Limited (SCB) that there were six genuine business transactions as evidenced in six invoices issued by JDDL to HML, and with intent to defraud, induced SCB to grant six loans totalling over \$3.3 million to HML, resulting in prejudice to SCB.

The remaining charge alleged that between August 24, 2011 and February 3, 2012, Fok, with the use of two bank accounts of JDDL, dealt with the above sums of over \$3.3 million, knowing or having reasonable grounds to believe that the said sums of money, in whole or in part, directly or indirectly, represented the proceeds of an indictable offence.

Chow and Fok were granted cash bail of \$500,000 and \$50,000 respectively. They were also ordered not to leave Hong Kong and not to interfere with the prosecution witnesses.

SCB had rendered full assistance to the ICAC during its investigation.

The prosecution was today represented by ICAC officer Jessie Fu.

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## 廉署起訴兩人涉嫌欺詐三百多萬元 貸款及「洗黑錢」今提堂

2014年7月11日

廉政公署落案起訴一家貿易公司的東主及前採購員，控告兩人涉嫌分別詐騙銀行貸款共逾三百三十萬元及清洗有關犯罪得益。兩名被告今日(星期五)在觀塘裁判法院應訊。

周展帆，五十歲，安得(香港)製品有限公司(安得)東主，於星期三(七月九日)被廉署控以六項欺詐罪名，涉嫌違反《盜竊罪條例》第16A(1)條。

同案於星期三被控的霍鈺琦，二十五歲，安得前採購員，則被控以一項罪名，即處理已知道或相信為代表從公訴罪行得益的財產，涉嫌違反《有組織及嚴重罪行條例》第25(1)條。

被告毋須答辯。主任裁判官練錦鴻將案件轉介區域法院至今年八月一日答辯。

廉署早前接獲貪污投訴，調查後揭發上述涉嫌罪行。

周及霍於案發時分別為安得的東主及採購員。安得在遊客區開設商店售賣精品及禮品。霍同時是鑽怡發展有限公司(鑽怡)的唯一董事兼股東。

其中六項控罪指周涉嫌於二〇一一年十月三日至二〇一二年二月三日期間，向渣打銀行(香港)有限公司(渣打銀行)虛假地表示有六份由鑽怡發給安得的發票，證明確有六項真正的商業交易，並意圖詐騙而誘使渣打銀行批出六筆共逾三百三十萬元的貸款予安得，導致渣打銀行蒙受不利。

餘下一項控罪指霍涉嫌於二〇一一年八月二十四日至二〇一二年二月三日期間，使用鑽怡名下兩個銀行帳戶，處理上述逾三百三十萬元的款項，而知道或有合理理由相信有關款項，全部或部分、直接或間接代表可從公訴罪行的得益。

周及霍分別獲准以現金五十萬元及五萬元保釋。他們亦受命不准離開香港及不得騷擾控方證人。

渣打銀行在廉署調查案件期間提供全面協助。

控方今日由廉署人員傅韋茵代表出庭。

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