

Ex-bank manager charged with insurance commission fraud

2020-8-12

A former manager of a bank has been charged by the ICAC today (August 12) with deceiving a client into taking out an insurance policy before opening a bank account, and defrauding the bank that the client was referred by another bank manager.

Ng Chiu-man, 34, former financial planning manager of Dah Sing Bank, Limited (Dah Sing Bank), faces two charges – one of fraud, contrary to Section 16A of the Theft Ordinance, and one of agent using document with intent to deceive his principal, contrary to Section 9(3) of the Prevention of Bribery Ordinance.

The defendant will appear in the Fanling Magistrates' Courts on Friday (August 14) for plea.

At the material time, Dah Sing Bank entered into a partnership scheme with an insurance company to promote its insurance products. The defendant was a financial planning manager employed by Dah Sing Bank under the scheme and posted to its Fanling Branch to promote those insurance products to the bank's clients.

Relationship managers of Dah Sing Bank could also refer bank clients to financial planning managers for taking out insurance policies of the insurance company. Commissions would be granted by Dah Sing Bank to its relationship managers, depending on their quarterly performances.

One of the charges alleges that on or about January 19, 2019, the defendant falsely represented to a client that taking out an insurance policy of the insurance company was a prerequisite for opening a corporate bank account with Dah Sing Bank, and with intent to defraud, induced the client to take out the insurance policy, which resulted in benefit to him or in prejudice to the client.

It is alleged that Dah Sing Bank had released commissions totalling about \$6,500 to the defendant in relation to the insurance policy.

The remaining charge alleges that on or about the same day, the defendant falsely stated in the application form of the abovementioned

insurance policy that a relationship manager was the referral staff of the application and which to his knowledge was intended to mislead Dah Sing Bank.

Dah Sing Bank would have granted the relationship manager a commission of over \$900 for “referring” the client to the bank if he had not resigned.

Dah Sing Bank has rendered full assistance to the ICAC during its investigation into the case.

The defendant has been released on ICAC bail, pending his court appearance on Friday.

廉署起訴前銀行經理涉嫌詐騙保險佣金

2020年8月12日

廉政公署今日(八月十二日)落案起訴一名銀行前經理，控告他涉嫌欺騙一名顧客在開立銀行戶口前先購買一份保單，並向該銀行訛稱該顧客是由另一名經理轉介。

吳釗民，三十四歲，大新銀行有限公司(大新銀行)前財務策劃經理，被控兩項罪名，即一項欺詐，違反《盜竊罪條例》第16A條及一項代理人意圖欺騙其主事人而使用文件，違反《防止賄賂條例》第9(3)條。

被告將於星期五(八月十四日)在粉嶺裁判法院答辯。

大新銀行於案發時與一間保險公司成立夥伴計劃以推銷該公司的保險產品。被告在該計劃下獲大新銀行聘請為財務策劃經理，於其粉嶺分行向銀行客戶推銷該保險公司的保險產品。

大新銀行的客戶經理亦可轉介銀行客戶予財務策劃經理，以投保有關保險產品。大新銀行會按客戶經理的季度表現批出佣金。

其中一項控罪指被告涉嫌於或約於二〇一九年一月十九日向一名顧客偽稱，購買該保險公司的保單，是於大新銀行開立公司戶口的先決條件，並意圖詐騙而誘使該顧客購買該保單，導致他獲得利益或該顧客蒙受不利。

大新銀行據報就該保單向被告發放佣金共逾六千五百元。

餘下一項控罪指被告涉嫌於或約於同日，在上述保單的申請書上偽稱，一名客戶經理是該申請書的推薦職員，明知意圖用以誤導大新銀行。

假如該客戶經理沒有辭職，大新銀行會就其「推薦」該顧客批出佣金逾九百元。

大新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。