
Enforcement News

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29 December 2010

Former bank employee banned 18 months for forgery

The Securities and Futures Commission (SFC) has banned a former employee of CITIC Ka Wah Bank Limited (CITIC Ka Wah), Ms Peggy Yam Chin Yui, from re-entering the industry for 18 months from 29 December 2010 to 28 June 2012 for forging her colleagues' signatures on banking documents (Note 1).

Based on the evidence gathered by the Hong Kong Monetary Authority (HKMA) which referred the case to the SFC, Yam was found to have deliberately circumvented her employer's internal control procedures in relation to verification of banking documents. CITIC Ka Wah's internal procedures required that banking documents be initialled by designated bank officers to verify their accuracy or authenticity. Between August and December 2006, Yam forged the initials of three fellow bank officers on six different occasions on 13 banking documents including:

- a register recording issuance of passwords for internet banking services;
- various copies of clients' identity cards;
- documents in support of the purchase of a cashier order by a client; and
- an order instruction of a corporate client.

Yam admitted that she forged her colleagues' initials on the relevant documents to speed up processing of the relevant transactions and to avoid troubling her colleagues.

In deciding to ban Yam, the SFC considered:

- Yam's forgery was dishonest;
- her misconduct happened over five months;
- she had not profited from her forgery;
- no client suffered any loss;
- she cooperated with the HKMA and SFC by admitting liability and showing contrition; and
- Yam had a clean disciplinary record.

End

Note:

1. At the relevant time, Yam was a relevant individual engaged by CITIC Ka Wah to carry on Type 1 (dealing in securities) regulated activity under the Securities and Futures Ordinance. Yam is currently not registered with the HKMA or licensed with the SFC.

前銀行僱員偽冒簽署被禁止重投業界18個月

2010年12月29日

中信嘉華銀行有限公司（中信嘉華銀行）前僱員任阡睿（女）偽冒同事簽署銀行文件，被證券及期貨事務監察委員會（證監會）禁止重投業界18個月，由2010年12月29日起至2012年6月28日止（註1）。

本案經由香港金融管理局（金管局）轉介證監會處理。根據金管局所得證據，任蓄意規避僱主中信嘉華銀行有關核實銀行文件的內部監控程序。中信嘉華銀行的內部監控程序規定，銀行文件須經由指定銀行主任簡簽，以核實文件的準確性及真偽。2006年8月至12月期間，任曾六次偽冒中信嘉華銀行三名人員簡簽合共13份銀行文件，當中包括：

- 銀行發出網上銀行服務用戶密碼的紀錄冊；
- 多份客戶身份證影印本；
- 客戶購買銀行本票的有關文件；及
- 由某一公司客戶發出一項交易指示。

任承認在有關文件上偽冒同事的簡簽，目的是加快處理有關交易及避免麻煩同事。

證監會在決定禁止任在上述指定期間重投業界時，曾考慮以下因素：

- 任偽冒簽署一事屬不誠實行為；
- 任的失當行為持續達五個月；
- 任沒有因偽冒簽署而獲利；
- 並無客戶因此蒙受損失；
- 任向金管局及證監會承認責任，並對失當行為表示悔意，表現合作；及
- 任並無遭受紀律處分的紀錄。

完

備註：

1. 於有關時間，任受僱於中信嘉華銀行，以有關人士的身分根據《證券及期貨條例》從事第1類（證券交易）受規管活動。任目前沒有名列於金管局的紀錄冊，亦沒有獲發證監會的牌照。

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