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Ex-direct sales agent gets four and a half years for fraud over credit card applications

15 November 2012

A former direct sales agent, charged by the ICAC, was today (Thursday) sentenced to four and a half years' imprisonment at the District Court for using personal data of customers of various banks to apply for credit cards and make personal gains totalling over \$172,000.

Chan Tin-lok, 31, formerly employed by Iterative Consultancy Service (HK) Limited (ICS), earlier pleaded guilty to 19 charges - five of fraud, six of attempting to commit fraud, three of obtaining property by deception, three of obtaining services by deception, one of using an identity card relating to another and one of failing to surrender to custody.

In sentencing, Judge Sham Siu-man reprimanded the defendant for using every single opportunity in his capacity as a direct sales agent to make personal gains.

Taking into consideration 55 other similar offences to which the defendant admitted, the judge set his jail term at six and a half years.

The judge reduced the defendant's jail term to four and a half years in view of his guilty plea.

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

The court heard that at the material times, the defendant was employed by ICS as a direct sales agent to promote credit cards for various banks in Hong Kong.

As a direct sales agent, the defendant filled in the credit card application forms for applicants and photocopied their identity cards, address proofs and income proofs to support the applications.

The court heard that in November 2005, the defendant used the personal particulars of a credit card applicant of AIG Finance (HK) Limited (AIG) to make a fraudulent loan application for \$10,000 with AIG. Believing that the application was genuine, AIG released the loan to the defendant.

Between April and December 2009, the defendant fraudulently used the personal particulars of four credit card applicants of Hang Seng Bank Limited and DBS Bank (Hong Kong) Limited (DBS) to apply for credit cards with other banks including MEVAS Bank Limited, DBS and Wing Lung Bank Limited.

Using the credit cards issued to him, the defendant purchased various commodities, including mobile phones, notebook computers and supermarket coupons, and patronized karaoke bars as well as sauna parlours.

The defendant also used the personal particulars of some of the credit card applicants to subscribe for various services including mobile phone services.

As a result, the defendant made personal gains totalling over \$172,000.

In May 2011, the defendant failed to appear at the District Court for trial. After the judge issued a warrant for his arrest, the defendant was apprehended in September this year, the court was told.

ICS and the finance company and banks concerned had rendered full assistance to the ICAC during the investigation.

The prosecution was today represented by Senior Assistant Director of Public Prosecutions Eddie Sean, assisted by ICAC officer Jacky Ng.

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