



Press Releases

Twelve months' jail for \$13m export invoice financing loans fraud

2018-7-31

A director-cum-shareholder of a trading company, charged by the ICAC, was today (July 31) sentenced to 12 months' imprisonment at the District Court after being convicted of defrauding a bank of export invoice financing loans totalling about \$13 million by using false commercial invoices.

Ng Tai-shing, 65, director-cum-shareholder of D.D. Industries Limited (DDIL), was found guilty of four counts of fraud, contrary to Section 16A(1) of the Theft Ordinance.

In sentencing, Judge Mr Stanley Chan Kwong-chi said the defendant had eroded the channel and structure of financing, causing prejudice to the banking system.

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

The court heard that at the material time, the defendant was the director-cum-shareholder of DDIL, which was engaged in plastic home accessories business.

Standard Chartered Bank (Hong Kong) Limited (SCB) had granted DDIL an export invoice financing, a trade credit facility to corporate clients to finance their operations before they received payments from their buyers.

The court heard that between December 5, 2013 and January 29, 2015, the defendant had submitted 18 export invoice financing loan applications to SCB. To support the applications, the defendant attached 38 commercial invoices of DDIL purportedly issued to four companies for sales and delivery of goods respectively.

In the belief that the transactions and/or the contents of the 38 invoices were genuine and DDIL was awaiting payments from the buyers, SCB approved the 18 applications and released loan payments totalling about \$13 million to the account of DDIL maintained with the bank.

ICAC enquiries revealed that the four companies had never placed the orders with DDIL pursuant to the 38 invoices, and had never received the invoices from DDIL.

Had SCB known that the invoices submitted by DDIL in support of the applications were bogus or contained any false information, the bank would not have processed the applications and released the loan payments to the company, the court was told.

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

The prosecution was today represented by prosecuting counsel Susanna Ku and assisted by ICAC officers Ken Chek and Dirk Cheung.

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新聞公佈

公司董事詐騙一千三百萬元出口發票融資貸款罪成判囚十二個月

2018年7月31日

一名貿易公司董事兼股東以虛假商業發票詐騙一間銀行共約一千三百萬元的出口發票融資貸款，早前被廉政公署起訴。被告今日(七月三十一日)在區域法院被裁定罪名成立，被判入獄十二個月。

伍大成，六十五歲，得寶工業有限公司(得寶)董事兼股東，被裁定四項欺詐罪名成立，違反《盜竊罪條例》第16A(1)條。

法官陳廣池判刑時表示，被告動搖融資渠道和架構，對銀行體系不利。

廉署早前接獲貪污投訴，調查其後揭發上述罪行。

案情透露，被告於案發時是得寶的董事兼股東，該公司從事塑膠家品業務。

渣打銀行(香港)有限公司(渣打銀行)向得寶批出了出口發票融資，這項貿易信貸為公司客戶在收到買方付款前提供營運所需資金。

案情透露，被告於二〇一三年十二月五日至二〇一五年一月二十九日期間，向渣打銀行提交共十八項出口發票融資貸款申請。被告附上三十八張看來是由得寶分別發給四間公司作貨物銷售及交付的商業發票，以支持有關申請。

渣打銀行相信有關交易及／或該三十八張發票的內容為真實及得寶正在等待買方付款，遂批准該十八項申請，並發放共約一千三百萬元的貸款予得寶在該銀行所持有的帳戶。

廉署調查發現，該四間公司從沒有根據該三十八張發票向得寶訂購有關貨品，亦從沒有收到該等得寶發票。

案情透露，如果渣打銀行知悉得寶就有關申請提交的發票為虛假或載有虛假資料，該銀行不會處理有關申請及向得寶發放貸款。

渣打銀行在廉署調查案件期間提供全面協助。

控方今日由控方大律師顧佩芳代表出庭，並由廉署人員翟耀華及張德福協助。

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