



Press Releases

Ex-manager of insurance company charged by ICAC jailed for laundering \$640,000 crime proceeds

2022-4-8

A former manager of an insurance company, charged by the ICAC, was today (April 8) sentenced to 10 months' imprisonment at the Kowloon City Magistrates' Courts for laundering over \$640,000 in crime proceeds in relation to the sale of insurance products.

Ho Che-chun, 27, former senior unit manager of Sun Life Hong Kong Limited (Sun Life HK), was earlier found guilty of five counts of dealing with property known or reasonably believed to represent proceeds of an indictable offence, contrary to Section 25(1) of the Organized and Serious Crimes Ordinance.

In sentencing, Deputy Magistrate Mr Wong Tsz-ho said there had been a breach of trust. The deputy magistrate took a starting point of 12 months' imprisonment and reduced the defendant's jail term to 10 months after taking into account mitigation on his behalf.

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

The court heard that Sun Life HK was a licensed insurer in Hong Kong. When an insurance product was sold, the company would release commissions and overriding commissions respectively to the handling agent and his/her up-line managers.

At the material time, the defendant was a senior unit manager of Sun Life HK. He told his team members at weekly meetings that in order to maximise the commissions receivable by the whole team, arrangements would be made for the lowest ranking staff in the team to receive commissions from the company apart from receiving basic monthly salaries. The relevant commissions received by those staff should be passed to the defendant for handling.

Between September and November 2017, Sun Life HK received eight insurance applications in which two down-line agents of the defendant were named as the handling agents. Believing that the information in the relevant application forms were genuine, Sun Life HK approved those applications and granted commissions in relation to the eight policies to the two down-line agents.

Between October 2017 and January 2018, the defendant instructed the two down-line agents to return the commissions to him in five sums of cash, each ranged from \$38,000 to \$267,000, totalling over \$640,000.

ICAC enquiries revealed that the two down-line agents did not take part in the sale process of the eight policies concerned. The defendant had dealt with the five sums of cash totalling over \$640,000 on five occasions although he knew or had reasonable grounds to believe that the sums of money in whole or in part directly or indirectly represented any person's proceeds of indictable offence.

Sun Life HK had rendered full assistance to the ICAC during its investigation into the case.

The prosecution was today represented by prosecuting counsel Eddie Sean, assisted by ICAC officer Nick Lai.

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新聞公佈

保險公司前經理遭廉署起訴「洗黑錢」64萬元判囚10個月

2022年4月8日

廉政公署早前落案起訴一名保險公司前經理，控告他就銷售保險產品清洗犯罪得益逾64萬元。被告今日(4月8日)在九龍城裁判法院被判入獄10個月。

何子俊，27歲，香港永明金融有限公司(永明金融)前高級營業經理，早前被裁定五項罪名成立，即處理已知道或合理地相信為代表從可公訴罪行的得益的財產，違反《有組織及嚴重罪行條例》第25(1)條。

暫委裁判官黃子豪判刑時稱案件涉及違反誠信，以監禁12個月為量刑起點，經考慮被告求情因素，遂將刑期減至10個月。

廉署早前接獲貪污投訴，調查後揭發上述罪行。

案情透露，永明金融是一間香港註冊保險公司。若成功售出公司的保險產品，經手代理及其上線經理會分別獲支付佣金及上線佣金。

案發時被告是永明金融的高級營業經理。他在每週小組會議上向其小組成員表示，最低職級的小組成員除獲取基本月薪外，亦會獲安排收取由公司發放的佣金，以儘量提高全組可獲取的佣金。有關成員所收取的佣金，須交予被告處理。

2017年9月至11月期間，永明金融接獲八份報稱由被告兩名下線代理經手的保單申請。永明金融相信有關申請表上的資料均為真實，批准該等申請並向該兩名下線代理就該八份保單發放佣金。

2017年10月至2018年1月期間，被告指示該兩名下線代理，將上述佣金分五筆，每筆由38,000元至26萬7千元不等，共逾64萬元以現金交還予被告。

廉署調查發現，該兩名下線代理並無參與該八份保單的銷售過程。被告知道或有合理理由相信該五筆共逾64萬元的現金，全部或部分、直接或間接代表任何人從可公訴罪行的得益，仍先後五次處理有關款項。

永明金融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單偉琛代表出庭，並由廉署人員黎智業協助。

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