



香港特別行政區
廉政公署

Independent Commission Against Corruption
Hong Kong Special Administrative Region

Press Releases

Twenty months' jail for ex-bank employee charged by ICAC jailed over \$820,000 insurance fraud

2024-2-2

A former bank employee, charged by the ICAC, was today (February 2) sentenced to 20 months' imprisonment at the District Court for defrauding two clients of insurance premiums totalling over HK\$820,000.

Chan Ka-him, 34, former insurance specialist of the Standard Chartered Bank (Hong Kong) Limited (Standard Chartered Bank), was earlier found guilty of three counts of fraud and one count of attempted fraud, contrary to Section 16A of the Theft Ordinance.

In sentencing, Deputy District Judge Mr Peter Hui reprimanded the defendant for premeditating the scam, breaching the trust placed in him and undermining the reputation of the bank concerned.

The court heard that at the material time, the defendant was posted to a branch of Standard Chartered Bank in Wan Chai. His job duties included the promotion of insurance products of Prudential Hong Kong Limited (Prudential HK) to clients of the bank under a business agreement with the insurer. Between January and March 2019, the defendant assisted two clients to take out two insurance policies of Prudential HK through Standard Chartered Bank.

The ICAC investigation arose from a corruption complaint. Enquiries revealed that the defendant induced the two clients to transfer US\$52,300 (about HK\$408,000) and over HK\$420,000 to the bank account of an associate of him in August and September 2019 respectively by falsely representing to assist them in settling

premium payment with Prudential HK. The defendant subsequently attempted to induce Prudential HK to cancel the insurance policy by falsely claiming that the clients requested to do so.

Standard Chartered Bank and Prudential HK had rendered full assistance to the ICAC during its investigation into the case.

The prosecution was today represented by Public Prosecutor Wayne Lee, assisted by ICAC officers Emily Cheung and KK Chu.

The ICAC has recently launched the “Corruption Prevention Guide for Banks” to enhance the corruption prevention capabilities of banks and assist banks in managing corruption risks in core operations including selling of insurance products and referral of client through case scenarios and corruption prevention safeguards. The Commission will continue to collaborate with banks to provide integrity training for their staff.

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新聞公佈

銀行前職員欺詐客戶保費82萬港元遭廉署起訴判囚20個月

2024年2月2日

廉政公署早前落案起訴一名銀行前職員，控告他詐騙兩名客戶保費共逾82萬港元。被告今日(2月2日)在區域法院被判入獄20個月。

陳嘉謙，34歲，渣打銀行(香港)有限公司(渣打銀行)前保險策劃經理，早前被裁定三項欺詐罪名及一項企圖欺詐罪名成立，違反《盜竊罪條例》第16A條。

區域法院暫委法官許肇強判刑時斥責被告處心積累犯案，行為違反誠信，影響銀行聲譽。

案情透露，案發時被告派駐渣打銀行灣仔一間分行，職責包括根據該銀行與保誠保險有限公司(保誠)的商業協議，推介客戶透過銀行購買保誠的保險產品。他於2019年1月及3月協助兩名客戶透過渣打銀行購買兩份保誠的保單。

廉署接獲貪污投訴遂展開調查，發現被告偽稱協助該兩名客戶向保誠繳付保費，於2019年8月及9月分別誘使他們將52,300美元(約408,000港元)及逾420,000港元轉帳至被告一名親信的銀行戶口。被告其後向保誠偽稱該兩名客戶申請取消保單，企圖誘使保誠取消該兩份保單。

渣打銀行及保誠在廉署調查案件期間提供全面協助。

控方今日由檢控官李穎賢代表出庭，並由廉署人員張靄琳及朱冠橋協助。

廉署早前推出全新《銀行防貪指南》，協助銀行管理主要營運範疇包括銷售保險產品及轉介業務的貪污風險，提升銀行防貪能力。廉署將繼續與銀行界合作，為其僱員提供誠信培訓。