



香港特別行政區  
**廉政公署**

Independent Commission Against Corruption  
Hong Kong Special Administrative Region

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## Press Releases

### **Ex-bank employee charged by ICAC admits bribery and fraud over client referrals to broker for mortgage loan applications with another bank**

**2025-1-23**

A former employee of a bank, charged by the ICAC, today (January 23) admitted at the Kowloon City Magistrates' Courts that she had accepted a bribe for referring a client to the proprietor of a lending referral agency without permission and arranged clients to apply for mortgage loans with another bank to defraud the latter of referral fees.

Amy Chow Bik-sum, 49, former assistant customer service manager of OCBC Bank (Hong Kong) Limited (formerly known as OCBC Wing Hang Bank Limited) (OCBC), today pleaded guilty to one count of conspiracy for an agent to accept an advantage, contrary to section 9(1)(a) of the Prevention of Bribery Ordinance and section 159A of the Crimes Ordinance; and one count of fraud, contrary to section 16A of the Theft Ordinance.

Acting Principal Magistrate Mr Ko Wai-hung adjourned the case to February 10 for sentence, pending Chow's background report. Chow was remanded in the custody of the Correctional Services Department.

Co-defendants Yip Man-yee, 46, proprietor of The Capital Property (TCP); and Mak Miu-ling, 56, former deputy manager of Industrial and Commercial Bank of China (Asia) Limited (ICBC (Asia)), today pleaded not guilty to the charges. The case was scheduled for March 7 for a pre-trial review.

At the material time, Chow was an assistant customer service manager of OCBC

posted to its Tsim Sha Tsui branch while Mak was a deputy manager of ICBC (Asia) posted to its Ho Man Tin branch. The respective duties of Chow and Mak included handling of residential mortgage applications. Both banks would release agency referral fees to their appointed mortgage intermediaries for successful residential mortgage applications, but the relevant staff handling those applications, including Chow and Mak, were not entitled to any commissions or agency referral fees.

Cybernetics Property Mortgage Limited (CPM) was an appointed mortgage intermediary of ICBC (Asia). For each successful mortgage application jointly procured with an agent, CPM would release 95 per cent of the agency referral fee released by ICBC (Asia) as a broker fee to the agent. As an agent of CPM in mortgage referral business, TCP was entitled to receive a broker fee from CPM for each successful mortgage application referred to ICBC (Asia).

Chow admitted that between August 2019 and August 2021, she had referred two OCBC clients to then ICBC (Asia) employee, Mak, and the proprietor of TCP, Yip, for arranging mortgage loan applications with ICBC (Asia) without asking for OCBC' s permission.

Chow further admitted that she had falsely represented to ICBC (Asia) that one of the two clients was referred by CPM to deceive ICBC (Asia) into paying a mortgage loan referral fee of \$18,000 to CPM. She had also accepted a bribe of over \$16,000 from Yip for referring the second client to TCP.

TCP had received two broker fees of about \$17,000 and about \$32,000 respectively from CPM for referring the two clients, the court heard.

OCBC did not allow its employees to refer mortgage loan applications of its clients to other individuals or institutions, and prohibited its employees from soliciting or accepting advantages from others in relation to OCBC' s business.

OCBC, ICAC (Asia) and CPM rendered full assistance to the ICAC during its investigation into the case.

The prosecution was today represented by ICAC officer Gary Chan.



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## 新聞公佈

### 遭廉署起訴時任銀行職員承認收賄轉介客戶予中介以安排往另一銀行申請按揭貸款及詐騙轉介費

2025年1月23日

一名遭廉政公署起訴的時任銀行職員，今日(1月23日)在九龍城裁判法院承認從貸款轉介公司東主收賄，擅自轉介銀行客戶予對方，以安排客戶於另一間銀行申請按揭貸款，詐騙代理轉介費。

周碧心，49歲，華僑銀行(香港)有限公司(前稱華僑永亨銀行有限公司)(華僑銀行)前助理客戶服務經理，今日承認一項串謀代理人收受利益罪名，違反《防止賄賂條例》第9(1)(a)條及《刑事罪行條例》第159A條；及一項欺詐罪名，違反《盜竊罪條例》第16A條。

署理主任裁判官高偉雄將案件押後至2月10日判刑，以待索取周碧心的背景報告。周碧心還押懲教署看管。

同案另外兩名被告葉敏怡，46歲，The Capital Property(TCP)東主；及麥妙玲，56歲，中國工商銀行(亞洲)有限公司(工銀亞洲)前副經理，今日應訊時否認上述控罪，案件押後至3月7日作審前覆核。

案發時，周碧心是華僑銀行尖沙咀分行的助理客戶服務經理，麥妙玲是工銀亞洲何文田分行的副經理，二人的職責均包括處理住宅按揭申請。該兩間銀行均會就成功批出的住宅按揭申請，向指定按揭中介人發放代理轉介費，但兩間銀行均不會向處理住宅按揭申請的銀行職員，包括周碧心及麥妙玲，發放佣金或轉介費。

科一物業按揭有限公司(科一)是工銀亞洲的指定按揭中介人。科一若與代理人合作促成按揭轉介個案，會將工銀亞洲發放的代理轉介費的95%，分發予有關代理人作為經紀費。TCP是科一的按揭轉介業務代理人，可就每宗成功轉介予工銀亞洲的按揭申請，向科一收取經紀費。

周碧心承認於2019年8月至2021年8月期間，未經華僑銀行批准，擅自將兩名華僑銀行客戶轉介予當年任職工銀亞洲的麥妙玲及TCP東主葉敏怡，以安排該兩名客戶向工銀亞洲申請按揭貸款。

周碧心又承認，訛稱上述其中一名客戶由科一轉介，詐騙工銀亞洲向科一支付按揭貸款轉介費18,000元。她又從葉敏怡接受賄款逾16,000元，以轉介上述另一名客戶予TCP。

案情透露，TCP就該兩名客戶從科一收取兩筆分別約17,000元及約32,000元的經紀費。

華僑銀行不容許僱員將銀行客戶的按揭申請轉介予其他人士或機構，並禁止僱員就華僑銀行的業務向其他人士索取或收受利益。

華僑銀行、工銀亞洲及科一在廉署調查案件期間提供全面協助。

控方今日由廉署人員陳嘉煒代表出庭。

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