

SFC bans Bernie Wong Ching Man for four months

22 May 2017

The Securities and Futures Commission (SFC) has prohibited Ms Bernie Wong Ching Man, a former employee of Citibank (Hong Kong) Limited, from re-entering the industry for four months from 19 May 2017 to 18 September 2017 for forging a client’s signature (Note 1).

The SFC found that in July 2015, Wong forged a customer’s signature on a credit card application form after she had agreed to have the credit card ready for collection by the customer on a specific date, but found that the customer had not signed on the form. Wong did not receive any personal benefit or pecuniary advantage from the forgery (Note 2).

The SFC considers that Wong is not a fit and proper person to be licensed or registered to carry on regulated activities.

The case was referred to the SFC following an investigation by the Hong Kong Monetary Authority.

End

Notes:

1. Wong was a relevant individual engaged by Citibank (Hong Kong) Limited (Bank) to carry on Type 1 (dealing in securities) and Type 4 (advising on securities) regulated activities under the Securities and Futures Ordinance between 19 June 2014 and 15 July 2015. Wong is currently neither registered with the Hong Kong Monetary Authority nor licensed by the SFC.
2. The Bank did not report the incident to the police since there was no loss suffered by the customer or the Bank.

[A copy of the Statement of Disciplinary Action is available on the SFC’s website](#)

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證監會禁止黃靜雯重投業界四個月

2017年5月22日

證券及期貨事務監察委員會（證監會）因花旗銀行（香港）有限公司前僱員黃靜雯（女）假冒一名客戶的簽名，禁止她重投業界四個月，由**2017年5月19**日起至**2017年9月18**日止（註**1**）。

證監會發現，黃在**2015**年**7**月因為答應了一名客戶可在某指定日期領取信用卡，但其後卻發現該客戶沒有在信用卡申請表格上簽名，故在該表格上假冒客戶的簽名。黃並沒有因假冒簽名而獲得任何個人或金錢利益（註**2**）。

證監會認為黃並非獲發牌或註冊進行受規管活動的適當人選。

本個案由香港金融管理局在作出調查後轉介至證監會跟進。

完

備註：

1. 黃在**2014**年**6月19**日至**2015**年**7月15**日為受聘於花旗銀行（香港）有限公司（該銀行）進行《證券及期貨條例》下第**1**類（證券交易）及第**4**類（就證券提供意見）受規管活動的有關人士。黃現時沒有名列於香港金融管理局的紀錄冊，亦並非證監會持牌人。
2. 該銀行沒有向警方舉報事件，因為該客戶和該銀行均沒有蒙受損失。

[有關紀律處分行動聲明載於證監會網站](#)

最後更新日期：2017年5月22日

STATEMENT OF DISCIPLINARY ACTION

The Disciplinary Action

1. The Securities and Futures Commission (**SFC**) has prohibited Ms Wong Ching Man Bernie (**Wong**) for four months pursuant to section 196 of the Securities and Futures Ordinance (**SFO**).
2. The disciplinary action is taken because Wong forged a client's signature on a credit card application form.
3. Wong's conduct casts serious doubt on her ability to carry on the regulated activities competently, honestly and fairly, as well as her reputation, character and reliability.

Summary of facts

4. Wong was a Senior Personal Banker of the Yau Ma Tei (**YMT**) branch of the Citibank (Hong Kong) Limited (**Bank**). Her major job duties were to promote sales and provide services in relation to retail banking products, including accounts, loans, insurance, investment and credit card applications.
5. On 7 July 2015, a customer went to the YMT branch of the Bank to open a personal account and to apply for a credit card. The customer provided Wong with a completed application form (**Application Form**) and selected to apply for two credit cards, namely the Citibank PremierMiles Card and Octopus Citibank Platinum Card (**Credit Cards**). The customer requested that the Credit Cards be ready for pick up on 9 July 2015. Wong promised the customer that the application would be handled as requested.
6. Wong was on leave on 8 July 2015. When she returned to work on 9 July 2015, she found that the customer had not signed on the Application Form. To avoid any complaints from the customer, Wong forged the customer's signature on the Application Form and processed the application for the Credit Cards. Wong successfully arranged for the Credit Cards to be ready for collection on 9 July 2015.
7. When the customer went to the Bank to pick up the Credit Cards on 9 July 2015, she was asked to sign on the acknowledgement form to confirm receipt of the Credit Cards. A staff member of the Bank found that the signature of the customer on the acknowledgement form did not match with the one on the Application Form. The customer subsequently signed on a new credit card application form and received the Credit Cards.
8. Wong admitted that she forged the customer's signature on the Application Form. Wong said the customer was very demanding and she forged her signature in order to avoid her complaint and to keep her promise to her to have the Credit Cards ready for collection by 9 July 2015. The customer requested that the Credit Cards be ready so that she could use the card to settle a bill for a dental appointment she had scheduled in the afternoon on 9 July 2015.

9. The Bank did not report the incident to the police since there was no loss suffered by the customer or the Bank. The customer did not make a complaint to the Bank.

Conclusion

10. Having considered all the circumstances, the SFC is of the view that Wong is not fit and proper to be or to remain the same type of regulated person.
11. In reaching the decision to take the disciplinary action set out in paragraph 1 above, the SFC has taken into account all the circumstances of this case, including:
- a single act of forging a customer's signature was committed;
 - the customer and the Bank did not suffer any losses as a result of the forgery;
 - the objective of her forgery was not to receive any pecuniary advantage and she did not receive any personal benefit or gain as a result of the forgery;
 - she admitted her wrongdoing and showed remorse for her conduct; and
 - she has no previous disciplinary record.

紀律處分行動聲明

紀律處分行動

1. 證券及期貨事務監察委員會（**證監會**）根據《證券及期貨條例》（**該條例**）第196條禁止黃靜雯（**黃**）重投業界，為期四個月。
2. 本會採取上述紀律處分行動，因為黃在一份信用卡申請表格上假冒一名客戶的簽名。
3. 黃的行為令人對其是否有能力稱職地、誠實地而公正地進行有關的受規管活動，以至其信譽、品格及可靠程度，產生極大懷疑。

事實摘要

4. 黃曾為花旗銀行（香港）有限公司（**該銀行**）油麻地分行的高級銀行職員。她的主要職責是促銷及提供有關零售銀行產品的服務，包括帳戶、貸款、保險、投資及信用卡申請。
5. 2015年7月7日，一名客戶前往該銀行的油麻地分行開立個人帳戶及申請信用卡。該客戶向黃提供一份已填妥的申請表格（**該申請表格**），並選擇申請兩張信用卡，即 Citibank PremierMiles 信用卡及 Citi 八達通白金卡（**該等信用卡**）。該客戶要求該等信用卡在 2015 年 7 月 9 日可供領取。黃向該客戶承諾，有關申請會應要求獲得處理。
6. 黃在 2015 年 7 月 8 日休假。當她在 2015 年 7 月 9 日返回上班時，發現客戶並未在該申請表格上簽署。為免該客戶作出任何投訴，黃在該申請表格上假冒該客戶的簽名，並處理該等信用卡的申請。黃順利安排該等信用卡在 2015 年 7 月 9 日可供領取。
7. 當該客戶前往該銀行領取該等信用卡時，她被要求在確認表格上簽署，以確認收取該等信用卡。該銀行的一名職員發現，確認表格上的簽名與該申請表格上的簽名並不相符。該客戶其後在新的信用卡申請表格上簽署，並領取該等信用卡。
8. 黃承認，她曾在該申請表格上假冒該客戶的簽名。黃表示，該客戶是一個要求嚴格的人，故她假冒其簽名，以免該客戶作出投訴，及履行她的承諾，令該等信用卡在 2015 年 7 月 9 日可供領取。該客戶要求領取該等信用卡，以便她可利用信用卡繳付她早前預約在 2015 年 7 月 9 日下午接受的牙科服務的費用。
9. 該銀行沒有向警方舉報事件，因為該客戶和該銀行均沒有蒙受損失；該客戶亦沒有向該銀行作出投訴。

結論

10. 證監會經考慮所有情況後，認為黃並非擔任或留任同一類受規管人士的適當人選。

11. 證監會在達致採取上文第 1 段所述的紀律處分行動的決定時，已考慮到本案的所有情況，包括：
- 假冒客戶簽名這行為只進行了一次；
 - 該客戶及該銀行沒有因假冒簽名的行為而蒙受任何損失；
 - 黃假冒客戶簽名，並非為了收取任何金錢利益，而她亦沒有因假冒簽名而獲得任何個人利益或收益；
 - 黃承認其不當行為並已表示悔意；及
 - 黃以往並無遭受紀律處分的紀錄。