

# Ongoing Monitoring and Case Studies (English) 持續監察及個案分析 (英語)

Code 編號：PE4200083



HONG KONG  
MONEY SERVICE OPERATORS  
ASSOCIATION  
香港金錢服務業協會

Co-organizer 合辦機構



Sponsor 贊助機構



UNIPRECIOUS

## Speaker 講師：Mr. Dheeraj Bajpai

Mr. Dheeraj is the in-house Compliance Chief of City Foreign Exchange Ltd (CFEL) and is responsible for the internal compliance and relevant training. He has a vast experience of over 10 years in the MSO business and handling of day to day compliance related issues. He provides practical advice, ideas and strategies on identifying suspicious transaction activities, Customer Due-Diligence and other regulatory requirements. He is also responsible for AML training, including transaction monitoring as well as filing STRs for CFEL and all sub-agents of Western Union under CFEL.

Dheeraj 先生擁有超過10年從事金錢服務業及制定有關日常業務程序的合規經驗，現於City Foreign Exchange Ltd (CFEL) 擔任首席合規總監並負責內部合規及相關培訓工作，當中包括識辨可疑交易活動、客戶盡職審查及其他符合法例要求的意見、策略及方案外，亦為CFEL及其西聯匯款子代理負責反洗錢培訓，包括監察交易活動及提交可疑交易報告。

## Programme Objectives 課程目標：

This programme, which is jointly organized by Hong Kong Money Service Operators Association and Institute of Professional Education and Knowledge ("PEAK"), is designed for money service operators so as to enable them to better understand the requirements regarding AMLO and Guideline on AML and CFT (For MSOs). This will also raise practitioners' awareness on Ongoing Monitoring and enhance their understanding towards customers so that they can help to detect irregular or suspicious financial activities, which results to an increase in compliance standard of MSOs.

本課程由香港金錢服務業協會與高峰進修學院合辦，旨在幫助金錢服務經營者更了解打擊洗錢及恐怖分子資金籌集的法例要求，提高從業員對打擊洗錢條例的認識，增加對客戶盡職審查及持續監察的意識，加深對客戶的了解及偵察異常或可疑活動，藉此提昇金錢服務經營者的合規水平。

## Course Outlines：

- Brief introduction to Anti-Money Laundering and Counter-Terrorist Financing (Financial Institutions) Ordinance and the Guideline on Anti-Money Laundering and Counter-Terrorist Financing (For Money Service Operators)
- Definition of Ongoing Monitoring and relevant measures to be taken
- Characteristics of customers that Money Service Operators ("MSOs") should consider additional monitoring
- Risk-based approaches to monitor customers
- Possible factors and procedures for considering whether customers require Ongoing Monitoring
- Understand customer background check tools
- Reason for identifying suspicious transactions and filing Suspicious Transaction Report (STR)
- "SAFE" Method
- Reviews and procedures to be conducted on customer business relationship when filing a report to the Joint Financial Intelligence Unit (JFIU)
- How to coordinate with Money Laundering Reporting Officer in order to submit a STR
- Discuss case studies in relation to Ongoing Monitoring

## 課程內容：

- 簡介《打擊洗錢及恐怖分子資金籌集(金融機構)條例》及《打擊洗錢及恐怖分子資金籌集指引(金錢服務經營者適用)》(《指引》)
- 何謂持續監察及該採取的相關措施
- 須加以監察的客戶特徵
- 風險為本的方法進行監察客戶
- 考慮客戶應否備受監察客戶的因素及程序
- 認識客戶背景檢查工具
- 識別及舉報可疑交易的原因
- "SAFE" 方法
- 提交可疑交易報告時，應該對與客戶之業務關係進行的覆核及程序
- 如何與洗錢報告主任互相配合提交可疑報告
- 研討有關持續監察的個案

Date	日期：2018-01-25 (Thursday 星期四)
Time	時間：7:00pm - 9:30pm (2.5 hours 小時)
Venue	地點：9/F, VTC Tower, 27 Wood Road, Wanchai, Hong Kong (香港灣仔活道27號職業訓練局大樓9樓)
Language	語言：Taught in English (英文授課)
Fee	費用：HK\$480 Or HK\$380*

\* **Fee Discount:** The course only costs MSOA member HK\$380 per person. To verify the eligibility to the special discount, applicants must enroll in the course through the Hong Kong Money Service Operators Association at Tel: 3176 2004, Fax: 3010 8582, Email: info@msoa.hk or its office at A2/F, Dolford Mansion, 1-3 Chatham Court, Tsim Sha Tsui, Kowloon.

\* **學費優惠:** 香港金錢服務業協會會員報讀本課程只須每位HK\$380，享受此優惠必須經由香港金錢服務業協會報名，以核實資格。

報名可聯絡香港金錢服務業協會

電話:3176 2004、傳真:3010 8582、電郵:info@msoa.hk

地址:九龍尖沙咀漆咸圍1-3號多福大廈2樓A室

# Enrollment Form

本院專用 Office use only	ver 20161001	
Date of Receipt: _____	Handled by: _____	
Remarks: _____		
Application: <input type="checkbox"/> Walk-in	<input type="checkbox"/> By Mail	<input type="checkbox"/> By Fax
Payment: <input type="checkbox"/> Cash	<input type="checkbox"/> Cheque	<input type="checkbox"/> Credit Card

## PERSONAL PARTICULARS OF APPLICANT (Please fill in your name as it appears on your HK Identity (HKID) Card / Passport)

Name (in English): Mr. / Ms. / Miss\* (Surname) \_\_\_\_\_ (Given Name): \_\_\_\_\_ (in Chinese): \_\_\_\_\_ 先生/女士/小姐\*  
 HKID Card / Passport No.\*: \_\_\_\_\_ Date of Birth: (dd/mm/yyyy) \_\_\_\_\_  
 Correspondence Address: \_\_\_\_\_  
 Employing Company: \_\_\_\_\_ Job Title / Department: \_\_\_\_\_  
 E-Mail Address#: (1) \_\_\_\_\_ (2) \_\_\_\_\_  
 Daytime Contact Telephone No.: \_\_\_\_\_ Mobile Phone No.: \_\_\_\_\_ Fax No.: \_\_\_\_\_

Do you require a visa / entry permit to enter Hong Kong Special Administrative Region (HKSAR) for study?  YES  NO  
 (If YES, please provide the original copy of visa / entry permit for study to PEAK for verification at the time of enrollment)

# Applicants would be notified of Enrollment results, Class confirmation and further notices relating to the study (e.g. rescheduling of classes) by **EMAIL**.  
 (Applicants without email accounts will be contacted by Mail/Phone).

\* Please delete as appropriate

## I AM APPLYING FOR THE FOLLOWING PROGRAMME

Programme Code / Title: \_\_\_\_\_ Commencement Date (dd/mm/yyyy): \_\_\_\_/\_\_\_\_/\_\_\_\_

## FOR APPLICANTS APPLYING FOR AWARD-BEARING PROGRAMMES ONLY

Module Code	Module Title	Commencement Date (dd/mm/yyyy)		
<b>Academic and Professional Qualifications <sup>(NOTE)</sup> (in chronological order)</b>				
From / To (mm/yyyy)	Examination / Awarding Institution	Qualification Obtained	Mode of Study (Full-time / Part-time / Distance-learning)	Date of Award (mm/yyyy)
<input type="checkbox"/> Please put a "✓" in the box if you want your application to be considered as mature student application. Admission of such application is subject to a satisfactory interview (Please refer to programme leaflet for details).				
<b>Employment Record <sup>(NOTE)</sup> (in chronological order)</b>				
From / To (dd/mm/yyyy)	Company Name	Position Held	Full-time / Part-time	

(NOTE) : Please read point 6 of "(II) Notes to Applicants" on page 2 of this enrollment form before completing this section. If there is insufficient space in this section, please give details on a separate sheet which should be submitted with the completed enrollment form.)

## PAYMENT METHOD

For a programme commencing within 7 working days (exclusive of Saturdays, Sundays & Public Holidays) at the time of enrollment, applicants are required to settle the programme fee by cash.

Cash Amount: HK\$ \_\_\_\_\_

Cheque (payable to "Vocational Training Council")

Cheque No.: \_\_\_\_\_

Credit Card

Card Number: \_\_\_\_\_

Expiry Date: (mm/yy) \_\_\_\_\_ Amount: \_\_\_\_\_

Cardholder's Name \_\_\_\_\_

Authorised Signature \_\_\_\_\_

## APPLICATION FOR CONTINUING EDUCATION FUND (CEF)

Notes to Applicants who would like to apply for CEF

- Please submit the completed CEF application form, together with a copy of HKID Card issued by the Immigration Department of the Government of the HKSAR to PEAK for certification during the opening hours **at least 10 working days** (exclusive of Saturdays, Sundays & Public holidays) before the course commencement. Late submission will NOT be accepted.
- Please refer to the "Application Procedures" under "Continuing Education Fund" stipulated in Programme Administration Guidelines of PEAK'S Programme Prospectuses for details.

## Where did you learn about this programme?

(You may select more than one source by "✓")

- Yahoo  Google  PEAK Website  Email  
 Leaflet  Prospectus  Friend  Education Expo  
 Newspaper / Magazine (Name \_\_\_\_\_)  
 Other: \_\_\_\_\_ Web - 25012018

## APPLICANT'S DECLARATION and SIGNATURE

By signing on the "Applicant's signature" on page 3 of this enrollment form, I fully understood and agreed to comply with all relevant rules and regulations promulgated by PEAK under VTC stipulated in the "(I) Collection and Use of personal data", "(II) Notes to Applicants", "(III) Declaration", "(IV) Intellectual Property Policy (IP Policy) on Students" & "(V) Student Declaration on Academic Originality" on pages 2 & 3 of this enrollment form and in the "Programme Administration Guidelines" (the Guidelines) and in the "Student Handbook".

## USE OF PERSONAL DATA

VTC and its member institutions intend to use the personal data you provided, including your name, phone number, mobile number, email address, correspondence address and education level, to provide direct marketing information in relation to any programmes, admission and events of VTC and its member institutions, but we cannot so use your personal data without your consent. If you do not agree the arrangement stated above, please put a tick in the following box.

I do not agree that my personal data provided, including my name, phone number, mobile number, email address, correspondence address and education level may be used by VTC and its member institutions for providing direct marketing information in relation to any programmes, admission and events of VTC and its member institutions.

If you would like to unsubscribe from receiving the said information or update your personal data, please send your request with registered name, phone number, mobile number, email address, correspondence address and education level to peak@vtc.edu.hk or by fax to 2891 5707.

## (I) COLLECTION and USE OF PERSONAL DATA

- The information collected from the applicants/students at the time of their application and registration of study, including the name, phone number, mobile number, email address, correspondence address and education level, will be used by PEAK/VTC for the following enrollment and programme administrative purposes:
  - for processing and selection of applications for admission to PEAK/VTC programmes; and related purposes;
  - for obtaining the HKCEE/HKDSE/HKALE results from the Hong Kong Examinations and Assessment Authority (HKEAA), and obtaining information from relevant institutions about the applicant's candidature in public examinations and studies in institutions in Hong Kong and elsewhere;
  - for checking of application records, checking and obtaining the study records and records of examination results attained in the programmes provided by member institutions under the VTC;
  - for statistical analysis of the application data and/or the profile of students. The enrollment form and other related personal information will be disposed of after the completion of the admissions exercise. Nevertheless, if I have indicated in the enrollment form that I wish to receive information about PEAK/VTC, the application data will be retained;
  - for storage of information on the successful applicants in the Students Records System; and
  - if applicant indicated his/her wish to receive PEAK/VTC information, the application data will be retained for providing direct marketing information in relation to any programmes, admission and events of VTC and its member institutions.
- PEAK/VTC undertakes to keep personal data provided by applicants/students confidential. However, PEAK/VTC may provide such information to any other persons or agents for the purposes described in (1) under a duty of confidentiality to PEAK/VTC.
- In accordance with the Personal Data (Privacy) Ordinance (the Ordinance), an applicant/a student has the right:
  - to check whether PEAK holds his/her personal data;
  - to request a copy of such data; and
  - to require PEAK to correct any of the personal data relating to him/her which is inaccurate.Sufficient information will need to be provided to establish identity, otherwise PEAK shall refuse to comply with the request.
- Request for access for data should be submitted in writing to:  
PEAK, 9/F, VTC Tower, 27 Wood Road, Wanchai, Hong Kong
- In accordance with the terms of the Ordinance, PEAK/VTC reserves the right to charge a fee for the processing of data access request.

## (II) NOTES TO APPLICANTS

- Applicants should complete one enrollment form (the Form) for each programme and photocopy the Form if necessary.
- Applicants should show HKID Card / Passport / Travel Document, or valid visa / entry permit for study issued by the Immigration Department of the Government of the HKSAR for enrollment.
- For the applicants who pay the programme fees by cheque, please return the Form to us by mail or in person with a crossed cheque (one cheque for one programme) payable to "Vocational Training Council". For the applicants who pay the programme fees by credit card, please return the Form to us by fax / mail / in person (Fax no.: 2891 5707 / Address: PEAK, 9/F, VTC Tower, 27 Wood Road, Wanchai, Hong Kong).
- For applicants who choose to return the Form and cheque payment to PEAK by fax or mail, please call us at 2836 1906 to confirm our receipt of your application and payment before the programme commences.
- Except for award-bearing programmes, all places are allocated on a first-come-first-served basis. **Incomplete forms, forms without applicants' signatures and forms received without payment will not be processed.**
- Applicants should refer to the programme leaflets or PEAK's Programme Prospectuses for the admission requirements & relevant details of PEAK's programmes and provide the information about the qualifications and working experience relevant to the programme(s) he/she is applying for in this section of the Form. During the enrollment, the applicant should provide the original copies of the academic transcript(s) & certificate(s) and the employment proofs & job reference letters from employers accompanied with one photocopy of each documentation to PEAK for verification. The responsibility of providing all necessary evidence rests with the applicant.
- Applicants / Students must read carefully and observe the "Programme Administration Guidelines"(the Guidelines) stipulated in PEAK's Programme Prospectuses. In particular, students of Continuing Professional Development (CPD) programmes should read & comply with the circumstance defined for the calculation of IA, SFC and MPFA hours as indicated in the "CPD Programme-Notes to Students" in the Guidelines. The Guidelines are also available from PEAK Office and on PEAK Website.
- The programme fees paid are non-refundable, except for the cases of unsuccessful applications and programme cancellation or rescheduling. Fees paid and places enrolled are not transferable, and request for programme swapping will not be entertained.
- Applicants / Students who have outstanding fees in respect to his/her previous study in VTC would need to clear the outstanding debts owed to VTC even if the outstanding fees is revealed after his/her re-admission to a VTC programme. Otherwise, his/her study transcripts, award certificates and related certification of all VTC programmes will be withheld.

## (III) DECLARATION

- I declare that the information given in this application is, to the best of my knowledge, accurate and complete. I understand that this information will be used in the admission process of the programmes offered by PEAK/VTC.
- I authorize PEAK/VTC to obtain, and the relevant authorities (which include the HKEAA, VTC, etc.) to release, any and all information about my results of any public examinations and my studies in institutions in Hong Kong and elsewhere.
- I authorize PEAK/VTC to use my data to carry out checks on any applications for admission to programmes it offers and checks on records of current and previous studies in VTC and its member institutions.
- I understand that upon my registration in a programme in PEAK/VTC, the data contained in this application will become part of my student record and may be used for all purposes relating to my study in PEAK/VTC.
- I understand that provision of any false or misleading information in the application will lead to **DISQUALIFICATION of my application** without notice and cancellation of any resultant registration. Any fees paid will **NOT** be refunded.
- I acknowledge and agree that PEAK may check my valid identification documentations (HKID card / Passport / Travel Document, or valid visa / entry permit for study issued by the Immigration Department of the Government of the HKSAR) for identity verification purpose while I am participating in CPD programmes and award-bearing programmes.
- I understand that I should provide as much information to PEAK as I can so that my application can be processed efficiently.
- I acknowledge and agree that PEAK may calculate my attendance hours and CPD / CPT hours of a programme according to PEAK's clocks. I also agree to Point 7 of the "(II) Notes to Applicants" which defines the circumstance for calculating IA, SFC and MPFA hours.

## (IV) INTELLECTUAL PROPERTY POLICY (IP Policy) ON STUDENTS

### Intellectual Property

- "Intellectual Property" (IP) means any discovery, creation, invention, design, get-up, trademark, commercially licensable technologies, database rights, confidential information, trade secrets, know-how or any research effort and all rights pertaining thereto whether registrable or not, including patents, copyright, trademarks, designs, utility models, or other such rights in any country, and applications for any of the foregoing. Intellectual Property Rights (IPR) are legal rights protecting the creator of IP, giving him / her economic rights and control in his / her creations.

### Applicability of Intellectual Property Policy to Students

- VTC's Policy on Intellectual Property is applicable to all students, whether full-time or part-time, who are registered students of programmes offered by VTC or its institutions / centres, whether the programme is solely offered by VTC or jointly offered with other partner institutions or is commissioned to be offered.

### Ownership of the Intellectual Property

3. In the course of study, students will make use of the equipment, facilities or resources owned by VTC, including but not limited to drawings, data, sketches, documents, laboratories, stationery and consumables, and will receive guidance from teachers in generating ideas for assignments and projects and may, therefore, generate Intellectual Property which might be adopted for commercial use. Whilst the student will maintain ownership of the Intellectual Property in the materials he or she creates, each student irrevocably grants VTC a perpetual, royalty-free, world-wide and non-exclusive right to reproduce or use (in whole or in part) any Intellectual Property materials (including adaptations of such materials) created solely or jointly with other persons during his / her course of study. Such right to use will include but not limited to, for example, the followings:

- a) the right of VTC to sub-license the Intellectual Property;
- b) to showcase the award-winning works of the student for publicity or display purpose; and
- c) to refer to and use the works created by student in seminars, symposia, lectures and professional meetings.

VTC will acknowledge the materials as the student's Intellectual Property.

4. The exception to the rule on ownership set out at the above clause is that in cases where a student is working on a project that is sponsored by an external company and/or the VTC, the right to the Intellectual Property generated from the project should belong to the Company or VTC or student as stipulated in the prior agreement of the parties concerned. In this context, "sponsor" means support from the company or VTC, which could include financial assistance (cash or in kind), use of company's or VTC's equipment and facilities, and access to company's or VTC's confidential data, drawings, sketches, and documents relating to the project.

### Student's Obligations and Warranty

- 5. Notes and programme materials provided to students by teachers or departments are VTC's properties and shall be used by students only for private study. Students are not permitted to upload such materials to other servers and/or make copies, either in printed or electronic format, of the materials for other people who are not registered on the studying programme concerned. Video taking or recording during lessons without permission are prohibited.
- 6. Each student should ensure that the Intellectual Property materials created by him or her shall be original and do not infringe the Intellectual Property rights belonging to any other person especially copyright, moral rights, patents or registered designs of any person and, in particular, that it does not contain anything defamatory or libelous.
- 7. Each student undertakes to promptly report to VTC if he / she knows or has reason to believe that the right of the Intellectual Property materials belongs to someone else solely or jointly with him / her.
- 8. Each student should, at the time when he or she completes registration for a programme offered by VTC or its institutions / centre, undertake to agree to follow the policies, rules and regulations issued or to be issued or revised by VTC from time to time. Each student acknowledges his or her understanding that adherence and compliance to the policies, rules and regulations is a condition of continued enrolment and graduation. Any violation of VTC's Intellectual Property Policy is considered as a serious misconduct, which may be referred to Student Disciplinary Committee, or any counterpart in respective member institution handling student disciplinary matters, for investigation and consideration.

### (V) STUDENT DECLARATION ON ACADEMIC ORIGINALITY

I declare that all the academic work that I will submit, which may take various forms such as but not limited to class work, written assignments, laboratory work, presentations, portfolios, artefacts and projects during the course of my study are entirely my own work. I understand submitting or presenting academic or assessment works, either in its entirety or in part, which is not my own work but claiming that it is my own work would be considered as cheating, which will render me liable to disciplinary actions.

I have read, understood and agreed to follow all relevant rules and regulations promulgated by PEAK under VTC stipulated in the "(I) Collection and Use of personal data", "(II) Notes to Applicants", "(III) Declaration", "(IV) Intellectual Property Policy (IP Policy) on Students" & "(V) Student Declaration on Academic Originality" on pages 2 & 3 of this enrollment form and in the "Programme Administration Guidelines" (the Guidelines) and in the "Student Handbook".	<b>Applicant's Signature</b>	<b>Date</b>
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