



Through this Circular, our Association would like to share the latest information in Money Service Industry with all licensed MSOs  
本會藉此協會通訊向各持牌找換商分享近月與金錢服務業相關的資訊

## Guidelines for Business Plan 業務計劃指引

This guideline applies to applications for the grant or renewal of money service operator licence. The guideline sets out the 17 key elements that should be included in the business plan so as to allow HKCE to have a comprehensive understanding of the MSO's business operation, as follows:

1. Company Name
2. Company History
3. Key executives of senior management
4. Location of key management
5. Customers and location of customers
6. Business operation in Hong Kong and its key objective
7. Delivery channels of product and service offered
8. Bank account
9. Profitability and financial information of the business
10. Organizational structure
11. Local business premises
12. Local human resources
13. Use of outsourced services
14. Computerized/screening systems
15. Acting as agent or principal
16. Other types of business relationships
17. Subject to other supervision

Our Association urges all MSOs to read carefully this guideline and prepare the business plan as soon as possible. If there is any queries, please contact the Money Service Supervision Bureau (HKCE) or the Association.

此指引適用於續牌及新牌照申請，讓香港海關清楚了解找換店的業務運作，指引列出業務計畫需具有17個項目，如下：

1. 公司名稱
2. 公司歷史
3. 高級管理層的主要行政人員
4. 主要管理層的位置
5. 客戶及客戶的位置
6. 在香港的業務運作及其主要目標
7. 所提供產品及服務的交付渠道
8. 銀行戶口
9. 業務的盈利能力及財務資料
10. 組織架構
11. 本地營業處所
12. 本地人力資源
13. 使用外判服務
14. 電腦／篩查系統
15. 擔任代理人或主事人
16. 其他類別的業務關係
17. 另受監管

協會務請各持牌找換店詳閱此指引並盡快完成業務計劃書，如有疑問可向香港海關金錢服務監理科或本會查詢。



## Guidelines for AML/CFT Policy 打擊洗錢及恐怖分子資金籌集政策指引

HKCE had issued Guideline on Anti-Money Laundering and Counter-Financing of Terrorism (For Money Service Operators) and Guidelines for Submission of AML/CFT Policy by Applicant for Money Service Operator Licence/Licensee. The latter provides practical guidance to assist MSOs to draft or update their compliance policy. This policy guideline lists out 19 items, as follows:

1. Introduction to the Policy
2. AML/CFT Framework in Hong Kong
3. Customer Due Diligence (CDD)
4. Products & Services
5. Distribution Channels
6. Type of currencies
7. Target customers
8. Target jurisdictions for remittance
9. Revenue model
10. Elaboration of the "payment systems" and "AML/CFT procedures" in remittance transaction
11. AML/CFT screening process
12. Risk assessment procedures
13. Compliance function
14. Reporting of suspicious transaction
15. AML/CFT audit function
16. Training programme
17. Other internal controls systems
18. Other information
19. Cooperation with regulator and law enforcement agencies

Our Association urges each Licensed MSO to update their compliance policies to meet the requirements in the guidelines and to let MSOs to be more aware of their risk in combating money laundering. If any queries, please contact the Association.

香港海關已發出《打擊洗錢及恐怖分子資金籌集指引》(金錢服務經營者適用)及《金錢服務經營者牌照申請人／持牌人遞交《打擊洗錢及恐怖分子資金籌集政策的指引》，後者提供實際導引，以協助找換店草擬或更新其合規政策，此政策指引共列出19個項目，如下：

1. 政策簡介
2. 香港的打擊洗錢及恐怖分子資金籌集框架
3. 客戶盡職審查
4. 產品及服務
5. 分銷渠道
6. 貨幣類別
7. 目標客戶
8. 匯款的目標司法管轄區
9. 收費模式
10. 闡述匯款交易中的「支付系統」及「打擊洗錢及恐怖分子資金籌集程序」
11. 打擊洗錢及恐怖分子資金籌集篩查程序
12. 風險評估程序
13. 合規職能
14. 舉報可疑交易
15. 打擊洗錢及恐怖分子資金籌集的審核職能
16. 培訓計劃
17. 其他內部監控系統
18. 其他資料
19. 配合監管機構及執法機構

協會務請各持牌找換店盡快更新合規政策，以合乎指引要求及讓找換店更清楚明白其打擊洗黑錢風險。如有疑問，可向本會查詢。

## Law Enforcement News 執法消息

### Money Service Operator operates without a valid licence is convicted

Acting on information, officers of the Customs and Excise Department (C&ED) earlier conducted an investigation and discovered an IT company located in Wan Chai and its director had operated a money service without a licence. The IT company was fined \$25,000 earlier and the director was sentenced to two months imprisonment suspended for 12 months and fined \$25,000 today (20 May) at Kowloon City Magistrates' Courts.

Under the "Anti-Money Laundering and Counter-Terrorist Financing Ordinance", a person who wishes to operate a remittance and/or money changing service is required to apply for a licence from the HKCE. Operating a money service without a valid licence commits an offence. The maximum penalty upon conviction is a fine of \$100,000 and imprisonment for six months.

### 金錢服務經營者無牌經營被判罪成

香港海關人員早前接獲舉報，經調查後發現一間位於灣仔的資訊科技公司及其董事在沒有牌照的情況下經營金錢服務。該資訊科技公司早前被判罰款二萬五千元，其董事於今日（五月二十日）在九龍城裁判法院被判監禁兩個月，緩刑十二個月及罰款二萬五千元。

根據《打擊洗錢及恐怖分子資金籌集條例》的規定，任何人士欲經營匯款及/或貨幣兌換服務必須向海關申領牌照，無牌經營金錢服務即屬違法，一經定罪，最高可被判罰款十萬元及監禁六個月。