



HONG KONG MONETARY AUTHORITY
香港金融管理局

Our Ref: B10/1C
B1/15C

6 October 2022

The Chief Executive
All Authorized Institutions

Dear Sir/Madam,

Joint Efforts against Fraud and Financial Crime

I am writing with reference to the joint efforts of the Hong Kong Monetary Authority (HKMA) and the Hong Kong Association of Banks (HKAB) in support of the launch of an anti-fraud search engine “Scameter” by the Hong Kong Police Force (HKPF) which would enhance the prevention, detection and disruption of fraud in our community as well as reduce financial losses of the public.

The search engine allows the public to search various data (including bank account numbers, stored value facility user IDs and phone numbers) and provides a coloured risk rated response. Where the inputted data are linked to fraud, Scameter helps alert the public to the potential level of risks before making payments or conducting transactions which could potentially expose them to prevalent types of fraud such as online shopping fraud, investment fraud and romance scams. The search engine and more details are available on the website of CyberDefender¹.

To encourage further collective efforts by Authorized Institutions (AIs), the HKMA has been working closely with the HKPF and HKAB on appropriate actions to be taken by AIs. Accordingly, HKAB has updated the Frequently Asked Questions (FAQs) in relation to anti-money laundering and counter-financing of terrorism (AML/CFT). All AIs should review and update AML/CFT systems taking into account the latest developments. The updated set of FAQs is available on the websites of the HKAB and the HKMA.

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¹ www.CyberDefender.hk

The HKMA also encourages the banking industry to join hands in raising public awareness of scams riding on educational messages on the HKMA's webpage². We will continue our engagement with AIs to enhance the efficiency of AML/CFT controls and better protect the public from fraud and other financial crimes. Should you have any questions regarding this circular, please contact us at aml@hkma.iclnet.hk.

Yours faithfully,

Carmen Chu
Executive Director (Enforcement and AML)

² <https://www.hkma.gov.hk/eng/smart-consumers/dont-lend-sell-your-account/>