

## 反洗錢

為加深持牌人對反洗錢及反恐怖分子資金籌集（「反洗錢」）議題的認知，我們會在《專業天地》這個「反洗錢專區」為大家提供有關反洗錢的不同資訊及最新消息。

To enhance licensees' knowledge on the subject of anti-money laundering ("AML") and counter-terrorist financing ("CTF"), we will provide various information and updates about AML in the "AML Corner".



根據《打擊洗錢及恐怖分子資金籌集條例》，地產代理必須就涉及為客戶買賣地產的交易時，在建立任何業務關係之前執行盡職審查措施。他們必須根據可靠及獨立來源的數據、資料或文件（例如香港身份證、護照或旅遊證件）識別及核實客戶（及其任何實益擁有人）的身份，並備存其身份證明文件的正本或副本作為紀錄。

私隱專員公署於2024年8月更新了資料單張《身份證號碼與你的私隱》向市民提供更清晰的指引，以不同情境說明如何在市民的日常生活中適當處理其香港身份證號碼及副本。該單張不僅供市民參考，持牌人在收集客戶的香港身分證副本時也可活用該單張。

其中張內列出第8條常見問題對持牌人向客戶索取香港身分證副本時向客戶作出解釋十分實用。該問題的答案述明銀行、保險公司，及指定非金融業人士，包括但不限於地產代理，在提供服務前，可以及須為證明該等機構已遵守《打擊洗錢及恐怖分子資金籌集條例》附表2第2及3條的規定，向客戶收集香港身分證副本。不過，該等機構應在客戶的香港身分證副本上加上「副本」的字眼。

持牌人可參考該單張以了解更多資料：



Under the Anti-Money Laundering and Counter-Terrorist Financing Ordinance, estate agents must carry out customer due diligence measures before establishing a business relationship in a transaction concerning the buying or selling of real estate for a client. They must identify and verify the client's identity (as well as the identity of any beneficial owner in relation to the client) on the basis of data, information or documents from reliable and independent source (e.g. Hong Kong identity ("HKID") Card, passport, or travel document), and they must keep the original or copy thereof for record.

The Office of the Privacy Commissioner for Personal Data revised its leaflet "Your Identity Card Number and Your Privacy" in August 2024, providing clearer guidance to members of public on the appropriate handling of their HKID Card numbers and copies in different scenarios in their daily lives. The leaflet is not only for the public's reference but licensees can also make use of the leaflet when they collect their clients' HKID Card copy.

Q8 of the frequently-asked-questions in the leaflet could be particularly useful for licensees to explain to their clients when asking for their clients' HKID Card copy. The answer to that question in the leaflet explains that banks, insurance companies and Designated Non-Financial Businesses and Professions, including but not limited to estate agencies, can and are required to, before provision of services, collect a copy of their clients' HKID Card as proof that they have carried out the customer due diligence measures as stipulated under sections 2 and 3 of Schedule 2 to the Anti-Money Laundering and Counter-Terrorist Financing Ordinance. However, the word "copy" should be marked on the copy of their clients' HKID Card.

Licensees may refer to the leaflet for more information:

