

監管局與業界合力打擊洗錢

The EAA's and the trade's efforts in anti-money laundering

年末之際，回顧過去，2018 年是監管局比過去任何時候都更繁忙的一年。除了繼續致力提高地產代理行業的執業水平外，監管局和業界都需要應付今年的另一項挑戰——就是有關反洗錢及反恐怖份子資金籌集的新指引。我很高興得到同事全情投入和業界支持以完成這重要任務。

2018 年初，《打擊洗錢及恐怖份子資金籌集條例》(下稱《打擊洗錢條例》)將法定客戶盡職審查、備存記錄及風險評估的規定擴展至地產代理。由於監管局被政府指定為監督地產代理遵守《打擊洗錢條例》的機構，我們採取了一系列措施，包括在 2 月時就反洗錢及反恐怖份子資金籌集發出詳盡的執業通告(編號 18-01(CR))，以建立持牌人對這方面的認知及監察業界的遵循情況。

為了讓持牌人認識《打擊洗錢條例》及執業通告的指引，我們定期舉辦新設計有關反洗錢的持續專業進修活動，並推出了一系列加強相關認知的工作。例如，監管局網站上設立了反洗錢資訊專區，提供有用和最新資訊；所有地產代理商舖均獲派發執業通告的印刷本、單張及海報。此外，我們還向所有持牌人發送了一份電子單張，讓他們更易於向客戶解釋需要取得客戶身份證件文件的副本，以符合客戶盡職審查及備存記錄的規定。

監管局今年投放了大量時間和資源，為局方及業界做好準備，應付剛於 2018 年 11 月由財務行動特別組織進行的相互評估。在此之前，我們舉行了無數聯絡和籌備會議，我特別感謝業界代表的積極參與和支持。

我們都希望香港這次相互評估得到圓滿的結果。然而，這並非代表告一段落，而是一個開始。業界必須繼續遵守《打擊洗錢條例》，監管局將不遺餘力地繼續教育和提升業界對法例的遵循。事實上，不論對監管局和業界來說，打擊洗錢及恐怖份子資金籌集都是一個需要持續執行的任務。

It is time for year-end reflection and 2018 was a busier year for the EAA than ever. As well as the continuous efforts in improving the trade's standard in estate agency practice, the EAA and the trade both have had to deal with another challenge in the year – the new guidelines on anti-money laundering ("AML") and counter-terrorist financing ("CTF") . I am grateful to have my colleagues' contribution and the trade's strenuous support on this important mission.

In the beginning of 2018, the Anti-Money Laundering and Counter-Terrorist Financing Ordinance ("AMLO") has extended the statutory customer due diligence ("CDD"), record-keeping and risk assessment requirements to cover estate agents. As the EAA is designated by the government as the authority for monitoring and supervising estate agents' compliance with the AMLO, we have taken a series of measures to build licensees' awareness and monitor the trade's compliance, including issuing a detailed Practice Circular (No.18-01(CR)) on AML and CTF in February.

To equip licensees with knowledge of AMLO and the guidelines in the Practice Circular, newly designed CPD activities on AML and CTF have been conducted regularly and a number of awareness building measures were also rolled out. For example, an AML Corner has been set up in the EAA website to provide useful and updated information; a printed copy of the Practice Circular, a leaflet and a poster were also distributed to all estate agency shops. Furthermore, an e-leaflet was sent to all licensees to help them explain to their clients easily the need to obtain a copy of customers' identity documents for fulfilling the CDD and record-keeping requirements.

This year, the EAA has input plenty of time and resources to prepare itself and the trade for the Mutual Evaluation by the Financial Action Task Force, which had just taken place in November 2018. I appreciate the efforts and support of the participating trade representatives spent in the countless liaison and preparatory meetings held before the Mutual Evaluation.

We all hope the results of this round of Mutual Evaluation for Hong Kong will be promising. Yet it is not an end but a beginning. The trade has to continue to comply with the AMLO and the EAA will spare no effort in educating and enhancing the trade's compliance. As a matter of fact, AML and CTF are continuing missions that both the EAA and the trade have to fulfil.