

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".



持牌人應向客戶說明他們有責任按照《打擊洗錢及恐怖分子資金籌集條例》（「《打擊洗錢條例》」）的規定備存身分證明文件的副本。

持牌人應向個人客戶說明，按照《打擊洗錢條例》的一項法定要求，其須根據客戶的身分證明文件（如香港身分證、護照或旅遊證件）核實客戶的身分，並取得有關副本作備存紀錄。

為向個人客戶保證其個人資料將予以妥善使用及處理，持牌人應向客戶說明，收集個人資料乃僅供該特定情況下為客戶辦理地產代理事宜之用，且未經客戶同意，他們不會將個人資料用於任何其他目的或轉移至第三方。持牌人亦應說明，其在收集、使用和處理客戶的個人資料時須遵守《個人資料（私隱）條例》及地產代理監管局的相關指引。

如有需要，持牌人可提議個人客戶參考由地產代理監管局及保安局禁毒處聯合發佈的電子單張，其中向客戶解釋《打擊洗錢條例》有關要求取得客戶身分證明文件及備存副本作紀錄的規定(www.eaa.org.hk/Portals/0/Sections/CC/AML_tc.pdf)。

Licensees shall explain to individual client about their obligation to keep a copy of the identity document as required by the Anti-Money Laundering and Counter-Terrorist Financing Ordinance ("AMLO").

Licensees should explain to individual client that it is a statutory requirement under the AMLO for them to verify the client's identity against his/her identity document (e.g. Hong Kong identity card, passport or travel document), and obtain a copy thereof for record-keeping.

To assure the individual client that his personal data will be properly used and handled, licensees should explain to the client that collection of the personal data is only for the performance of estate agency work for the client on that particular occasion and they will not use the personal data for any other purpose nor transfer the personal data to third party without the client's consent. Licensees should also explain that they are required to comply with the Personal Data (Privacy) Ordinance and the EAA's relevant guidelines on collection, use and handling of client's personal data.

If necessary, licensees may refer the individual client to the e-leaflet jointly issued by the EAA and the Narcotics Division of the Security Bureau which explains to customers about the AMLO requirement of obtaining customer's identity document and keeping a copy for record (www.eaa.org.hk/Portals/0/Sections/CC/AML_en.pdf).