

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有用資訊及最新消息。

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



管局已於2025年10月3日就有關遵守反洗錢及反恐怖分子資金籌集規定的執業通告（編號23-01 (CR)），更新了一套詳細的問與答，以下是其中一條新增的問與答以供參考：

問：對於某人看似是代表客戶行事（即「代表」）時，持牌人應如何核實該代表已獲客戶授權代表其行事，以遵從指引中盡職審查的規定？

答：持牌人須取得以書面發出的授權證明（例如：委託授權書、董事會決議案，或類似的法團書面授權），以核實該代表已獲客戶授權代表其行事。

詳情請參閱執業通告（編號23-01 (CR)）第4.19C段有關「識別及核實看似是代表客戶行事的人」。

閱讀完整的問與答內容，請瀏覽
www.eaa.org.hk/Portals/0/Sections/LGA/Circular/23-01_CRC_QAs_20251003.pdf

The EAA has updated a set of detailed Questions and Answers related to the Practice Circular (No. 23-01) on Guidelines on Compliance of Anti-Money Laundering and Counter-Terrorist Financing Requirements for the Estate Agency Sector on 3 October 2025. Below is one of the newly added questions and answers for licensees' reference:

Q: With respect to a person purporting to act on behalf of a customer (i.e. the representative), how can a licensee verify that the representative has been authorised to act on behalf of the customer in order to comply with the CDD requirements in the Guidelines?

A: Licensees must obtain written authorisation (such as power of attorney, board resolution or similar written authorisation issued by the concerned corporation) to verify that the representative has been authorised to represent the customer.

Please refer to paragraph 4.19C of "Identifying and verifying a person purporting to act on behalf of a customer" on the Practice Circular (No. 23-01) for details.

For the full set of the Questions and Answers, please visit www.eaa.org.hk/Portals/0/Sections/LGA/Circular/23-01_CRC_QAs_20251003.pdf