

## **Teaching Topic : Fraud and Money Laundering Offences**

### **Introduction**

In recent years, there is an upsurge of youth arrested for fraud and money laundering offences. According to police investigation, the criminal syndicates will recruit youngsters to meet victims in person to collect fraudulent payments, and will lure youngsters to lend or sell bank account for taking part in criminal activities. This teaching kit aims at assisting teachers to share with students the modus operandi used by the criminals, and the serious consequences of violating the law. More importantly, to let the students learn how to protect themselves and stay away from crime.

### **Key Teaching Points**

#### Teaching Objectives

This lesson aims to help students:

1. To know more about the common modus operandi used by the scammers;
2. To know the serious consequences of violating the law through case sharing;
3. To let the students learn how to protect themselves, to foster students' Proper values and attitudes, to acquire life skills, to make reasonable judgement and stay away from crime.

Target: Secondary school students

Lesson Time: One lesson, around 30 minutes

<b>Part 1: The Scam Challenge</b>	<b>Key Points</b>
<p>Few days prior to the lesson, teacher can invite two or three students to collaborate in designing a simulated scam (scenario) to test the students' awareness of self-protection.</p> <p>For example, two or three students could be invited to play the role of scammers. They can distribute papers to the whole class and ask other students to fill in their personal particulars (Chinese and English names, HKID number and address) on the paper and falsely claim that they could receive a gift, and exempt from being called to answer teacher's questions in the class after submitting their personal particulars.</p> <p>Afterwards, teacher could observe the number of students falling into the trap, and explain the irrationality of the entire plan. To think about the reason why I could receive a gift and not required to answer questions if I have provided my personal particulars.</p>	<ul style="list-style-type: none"><li>● There are many ways for scammers to cheat. You have to be alert all the time</li><li>● Pay attention to what is happening around you and to make reasonable judgement</li><li>● Self-protection awareness</li><li>● Don't be tempted to take advantage</li></ul>

<p>Teacher leads students to think about the relationship between greed, being cheated and being taken advantage of. Tell students the concept that criminals can use personal data to engage in illegal activities, thus shifting criminal liability to the students. Teacher should remind the students not to be tempted by benefits and thus behave unwisely.</p>	
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<b>Part 2: Traps in Online Recruitment Advertisement</b>	<b>Key Points</b>
<p>Criminal syndicates will take advantage of young people's desire to make “quick money” and to “package” illegal activities as recruitment advertisement on social media platforms.</p> <p>Teacher can analyze the reasonableness of the job advertisements with students by quoting different contents as examples, and guide students to discuss why criminal syndicates disguise illegal activities as “jobs” and use money to lure young people to participate in the activities.</p>	<ul style="list-style-type: none"> <li>● Be alert when looking for summer jobs.</li> <li>● Don't trust job adverts that offer substantial income in a short period of time.</li> </ul>

<b>Part 3: Youth Crime Prevention Video</b>	<b>Key Points</b>
<p>Play the video (Duration: 2:38), which is about youngsters being lured by criminals to take part in telephone scams and being responsible for collecting money from the victim at his abode. However, the youngsters mistakenly thought that the relevant acts did not violate the law, and they were subsequently arrested and prosecuted. Teacher can discuss the following items with students:</p> <ul style="list-style-type: none"> <li>● Practice of telephone deception / the operation of fraud syndicates</li> <li>● How do criminal syndicates lure young people to participate in illegal activities?</li> <li>● Why do criminal syndicates emphasize that the behaviour is not illegal?</li> <li>● Why do criminal syndicates recruit young people to meet victims in person to collect money?</li> <li>● Is being “young” or “unaware” a reason for exoneration?</li> </ul>	<ul style="list-style-type: none"> <li>● There is criminal liability for both the mastermind and the participants in the offence</li> <li>● To reject any similar inducement or invitation and to seek help from teachers or parents</li> <li>● You must be diligent and earn money through legal means</li> <li>● Being “underage” and “unaware” are not an excuse for exoneration</li> </ul>

**Youth Crime Prevention Booklet (2024 Edition)**  
**Teaching Kit**

<b>Part 4: Know More about “Money Laundering” Offence</b>	<b>Key Points</b>
<p>Criminal syndicates will post messages on online social media platforms, using “quick money” as a selling point to entice young people to lend/sell their bank accounts, claiming that it is “safe to do so”, but in fact using their bank accounts as “stooge accounts” for money laundering purposes, such as receiving fraudulent payments.</p> <p>Criminal syndicates also use young people’s personal data to open accounts and then use these “stooge accounts” to receive fraudulent payments or other crime proceeds.</p>	<ul style="list-style-type: none"> <li>● Do not rent / lend / sell your personal bank account</li> <li>● Protect your personal data from being used by others to open bank accounts for the purpose of committing crimes</li> </ul>

<b>Part 5: The Impact of Arrest and Conviction (Discussion)</b>	
<p><u>Impact on Individuals</u></p> <ul style="list-style-type: none"> <li>● Custodial sentence will hinder further study plans</li> <li>● Criminal conviction record will affect further studies and career development</li> <li>● Emotional impact</li> </ul>	<p><u>Impact on Family</u></p> <ul style="list-style-type: none"> <li>● Causing worry and concern among family members</li> <li>● Imprisonment results in not being able to live with your family for a certain period of time</li> </ul>
<p><u>People’s Expectation on Yourself</u></p> <ul style="list-style-type: none"> <li>● Letting teachers, parents and your friends down</li> <li>● Causing others to lose confidence in you</li> </ul>	<p><u>Life while Serving a Sentence</u></p> <ul style="list-style-type: none"> <li>● Imprisonment results in loss of liberty for the duration of the sentence</li> <li>● Accept strict discipline and supervision</li> </ul>

## Part 1: The Scam Challenge

<b>Reflections</b>	<b>Key Points</b>
Why I could receive a gift and not required to answer questions if I have provided my personal particulars?	<ul style="list-style-type: none"><li>● Pay attention to what is happening around you and make reasonable judgement</li><li>● Don't be tempted to take advantage</li><li>● Self-protection awareness</li></ul>
How will the criminals make use of such personal data?	<ul style="list-style-type: none"><li>● Criminals can use your personal data to engage in illegal activities, e.g. shifting criminal liability to the students</li></ul>

## Part 2: Traps in Online Recruitment Advertisement

Recruitment Post A	Recruitment Post B	Recruitment Post C
Wong Tai Sin Convenience Store Staff Full time / part time \$15,000 per month Hourly wage \$55 Contact Ms Chan Tel: 26XX XXXX	Recruitment Return to China to open accounts \$20,000 - \$60,000 salary 1-3 days Free meals PM if Interested	Recruit 6 people Collection and Payment Operator Part time / long term Salary from \$40,000 Please call if you want to know more

**Be alert when looking for summer jobs.**

**Don't trust job adverts that offer substantial income  
in a short period of time.**

## Part 3: Youth Crime Prevention Videos

### Reflections

- Practice of telephone deception / the operation of fraud syndicates
- How do criminal syndicates lure young people to participate in illegal activities?
- Why do criminal syndicates emphasize that the behaviour is not illegal?
- Why do criminal syndicates recruit young people to meet victims in person to collect money?
- Is being “young” or “unaware” a reason for exoneration?

## Part 4: Know More about “Money Laundering” Offence

Criminal syndicates post messages on online platforms to entice members of the public to rent out or sell their bank accounts and use them as “stooge account” to receive and launder crime proceeds, such as fraudulent payments in deception cases.

In the first half of 2024, the Police arrested more than 5,000 people involved in various types of fraud and related money laundering offences, an increase of 40% over the same period last year, and more than 4,000 of them were stooge account holders.



## Part 5: The Impact of Arrest and Conviction (Discussion)

<b>Impact on Individuals</b>	<b>Impact on Family</b>
<b>People's Expectation on Yourself</b>	<b>Life while Serving a Sentence</b>



<p><b><u>Impact on Individuals</u></b></p> <ul style="list-style-type: none"><li>● Custodial sentence will hinder further study plans</li><li>● Criminal conviction record will affect further studies and career development</li><li>● Emotional impact</li></ul>	<p><b><u>Impact on Family</u></b></p> <ul style="list-style-type: none"><li>● Causing worry and concern among family members</li><li>● Imprisonment results in not being able to live with your family for a certain period of time</li></ul>
<p><b><u>People's Expectation on Yourself</u></b></p> <ul style="list-style-type: none"><li>● Letting teachers, parents and your friends down</li><li>● Causing others to lose confidence in you</li></ul>	<p><b><u>Life while Serving a Sentence</u></b></p> <ul style="list-style-type: none"><li>● Imprisonment results in loss of liberty for the duration of the sentence</li><li>● Accept strict discipline and supervision</li></ul>

# Conclusion

<p><b>Scam Alert</b> <b>Beware of the following wordings</b></p>	<p><b>Key Points</b></p>
<ul style="list-style-type: none"><li>● <b>Quick money</b></li><li>● <b>Earn a substantial income in a short period of time</b></li><li>● <b>Rent / lend / sell bank accounts</b></li><li>● <b>It's not a crime to collect money</b></li></ul>	<p><b>Protect yourself and don't be greed</b></p>