

Preventing dummy accounts



Anyone who provides a fraud gang with an account to which they remit money is an accomplice to the crimes of illegally **aiding and abetting fraud** and **money laundering in violation of the Money laundering Prevention Act**.



Most people who ask to borrow **a bank passbook, ATM card and password** will use them to engage in illegal activity.



Only criminals trying to **hide** their real identity and cash flow use the accounts of others.



Allowing others to use your bank account could be a violation of the Employment Service Act and not only **runs the risk of having your employment permit revoked** but also of being **sentenced by a court** and victims seeking reimbursement for the full amount they have been defrauded.

Source: Ministry of Justice



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Beware! Dummy accounts are a tool used by scam gangs to collect income made from illegal activities

Case

Ada came to Taiwan to work as an operator in a factory and applied to open a bank account into which his salary was remitted. After six years and before returning to his home country, Ada withdrew all his savings and with only NT\$56 left in the account gave the bank passbook, ATM card and password to someone else to use. On January 8, 2020, Ada left Taiwan and returned home.

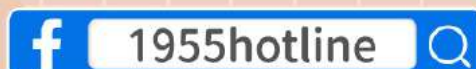
After a scam gang member takes control of Ada's bank account, he tells victim Hsiao-ming to remit money to the account. Knowing nothing of this Ada returns to Taiwan on April 6, 2022 and is immediately indicted and found guilty by a court of **aiding and abetting fraud** and **money laundering**.



Analysis

- Members of a scam gang are able to use Ada's ATM card to withdraw money made from their illegal scams, creating a cash flow breakpoint that makes it difficult if not impossible to trace. Moreover, the fact that Ada withdrew all but NT\$56 from his account before leaving Taiwan leads the court to conclude that his behavior constitutes aiding and abetting the **fraudulent acquisition of money or goods**.
- Anyone who provides a bank account into which fraudulently obtained funds can be remitted is an accomplice to fraud and guilty of **aiding and abetting fraud** and **money laundering in violation of the Money laundering Prevention Act**.

Source: Ministry of Justice



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By allowing someone else to use your bank account you run the risk of being an accomplice to fraud or money laundering

Case

Lina came to Taiwan to work as a caregiver and met on Facebook a foreign worker who called himself **Jojo** and claimed to be a fellow countryman. During their conversations **Jojo** says that he has not yet opened a bank account in Taiwan but really needs somewhere for his family to remit money. He asks to use **Lina's** account, promising to hand it back as soon as he receives the money.

Lina, trusting **Jojo** and never confirming his identity, hands over her bank passbook, ATM card and password.

After taking control of **Lina's** bank passbook, ATM card and password, **Jojo** and a scam gang defraud A-hai, who is tricked into remitting money to the account. On learning he has been deceived, A-hai reports the incident to the police and they find that the account belongs to **Lina**. After **Lina** is indicted by prosecutors the court finds that by letting others use her account she is guilty of **aiding and abetting fraud** and **money laundering** and sentences her to 2 months in jail.



Analysis



Jojo claims to not have his own bank account and asks to use someone else's account to receive and withdraw money. In such a situation, it is highly likely any remittances are the product of fraud or other illegal activities.



By providing an account that was used to receive remittances from fraudulent activities **Lina** is legally an accomplice of the scam gang and guilty of **aiding and abetting fraud** and violations of the Money laundering Prevention Act.

Source: Ministry of Justice



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