



NATIONAL IDENTITY FRAUD AWARENESS WEEK 2009

CASE STUDIES

Victims of Identity Theft

US Federal Reserve Chairman

The most recent high profile victim of ID theft was Chairman of the US Federal Reserve Ben Bernanke. Last month it was revealed that Mr Bernanke's wife had her purse stolen, including personal cheques, credit cards and other personal identification.

This information was used by the ID thief to deposit a \$US900 (\$1,083.55) cheque under the names of Mr and Mrs Bernanke into a third person's account. The thief then withdrew \$9,000 from that person's account, having stolen that person's identity as well. (Source: Wall Street Journal)

ID theft used to fake a marriage

In a Family Court judgment in Sydney this month, someone apparently used a woman's lost birth certificate to assume her identity and have the marriage registered. (Source: The Age 19.09.09)

Other Australian cases

The following summaries of real cases documented in the Australasian Centre for Policing Research publication Australasian Identity Crime Policing Strategy 2003-2005.

- In March 2001, a man used up to 50 false identities in a \$7 million property fraud spanning Victoria, NSW and ACT. The offender and an accomplice used the false identities in order to obtain a series of home loans from banks and financial institutions.
- A bank manager and his assistant created accounts in fictitious names and in the names of relatives, amounting to about \$1.5 million. They established the false loan accounts by circumventing proof of identity processes and disregarding internal banking procedures. The false loans were discovered in 2001 when one of the loans went into default and enquiries were conducted to try and find the fictitious customer.
- In 1997, a 24 year old female applied for 61 credit cards in false names, of which 45 were granted. Some of these identities were fictitious but many of them were real, including some people known to her from her school days. This resulted in the destruction of credit of many, one of whom also suffered the additional indignity of being named by the applicant as her co-offender and mentor in the frauds.

- A solicitor used false drivers' licences and birth certificates to open bank accounts to transfer money obtained from share trading accounts. Money from the sale of shares in the three elderly victims' accounts was then transferred into the false accounts.
- An organised group of car thieves obtained personal details of people who owned cars of the same make and model as the vehicles they had stolen. They used this information to obtain duplicate registration certificates, labels and plates to re-identify the stolen vehicles prior to selling them to unsuspecting purchasers. Many of the identity theft victims experienced ongoing problems in proving that they had no involvement in the transactions.
- During 2001 an offender created a series of fictitious identities by producing various false proof of identity documents on his home computer. These documents, which included altered birth certificates, employment documents and utility bills, were used to open credit card accounts, lines of credit, finance and other loans. One of the major purchases made by the offender was a \$35,000 ski boat which he proudly named 'Crime Pays'. When he was arrested the police found further false identities in his possession.
- A male assumed the identities of four babies, who had died in the 1970s by obtaining their birth certificates. Over an 8-month period he obtained \$20,857 in the form of unemployment benefits in the dead infants' names. He was arrested in possession of numerous false 'proof of identity' documents to support his welfare claims including motor vehicle learner's permits, mobile phone accounts, student cards, rental leases and bank account access cards.

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