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More than 1,000 people have. Identity theft is a major crime in Malaysia costing millions of ringgit. Your identity might be stolen for someone to commit financial fraud and other criminal activities involving car and housing loans, credit card transactions, mobile phone bills, property deals and company registrations. Many have fallen prey to fraudsters using their identities.

Loss of identity, loads of trouble

It was as if someone had slapped him smack in the face. The stunned businessman looked with eyes wide open at the bank officer.

"It's not me," he cried, recovering his composure. The officer told him that police records showed he was a convict. In fact, he was told, he had served seven years in jail.

Someone had stolen his identity, been arrested for a crime and served a jail term. Now, he had been blacklisted by banks.

A trader and his fiancée went to the civil registry to apply for their marriage to be registered. They were told he was already married. He was shocked. His fiancée and her family walked out.

Someone had stolen his identity and got married using his name.

Last July, lorry driver Nasir Yusof received a letter from a finance company, urging him to settle the overdue loan instalment on his car. He met the company's officials, denying he had ever taken a loan, but they were adamant.

Someone had stolen Nasir's identity and is driving around in a Proton bought with a loan taken under his name. He too has been blacklisted by banks.

It is now clear that identity theft victim Mohamed Syarizal Wahab is not the only one whose identity had been stolen.

In fact, according to police records, about 1,000 people have had their identities stolen over the past four years. Most of those who assumed the identities of their victims have taken loans or spent money in the millions.

The victims are now saddled with debts and problems created by the identity thieves.

The issue may not have come to light if not for Syarikat Air Johor clerk Syarizal finding out that someone had used his identity to buy a car and marry Norizah Hamzah of Felda Adela in Kota Tinggi, Johor. The imposter even sired two children under Syarizal's name.

On Tuesday, the imposter's parents revealed his name to the New Straits Times, which broke the story, as Norizam Ahmad. Norizam had been living as Syarizal for five years, after finding Syarizal's identity card. Norizam had grown up without a birth certificate or other identification papers.

Syarizal only knew of the identity theft when he was blacklisted for a traffic offence he had not committed. He then learnt that the Sultanah Aminah Hospital had confirmed his "death" on Jan 30. It was Norizam who had died.

Norizam's wife, not knowing the true identity of her husband, then applied to, and claimed, Syarizal's RM12,000 Employees Provident Fund savings. Syarizal, 27, is a bachelor.

The thread running through all these cases is the loss of identity cards - the old version - by the victims. The imposters had used these cards to commit offences or apply for loans.

Federal police investigated 43 cases of identity theft this year, 48 last year, about 400 in 2004 and more than 500 in 2003.

The MCA Public Services and Complaints Department has so far handled 114 cases of identity theft involving RM5 million.

There have been 18 cases this year. It received 38 reports in 2005 and 58 reports in 2004.

Six of those who have lodged complaints claimed that when they went to the civil registry to get married, they were told that official records showed they had already married and they could be charged with polygamy for taking a second wife.

MCA's Complaints Department head Datuk Michael Chong said one victim was arrested during a traffic operation and made to spend a day in jail for an offence committed by a man who had stolen his identity.

Chong said the culprits had taken advantage of administrative loopholes at financial institutions and statutory agencies.

"I believe the regulations have since been tightened and it will be difficult once the MyKad is in full use. Almost 70 per cent of the 114 cases we handled have been solved. Some financial institutions are adamant that the victims pay up the outstanding loan amounts despite adequate evidence being furnished."

"These victims are now, with my department's assistance, counter-suing the financial institutions to clear their names."

He added that his department had returned 10 identity cards to their owners this year. The cards had been found by passers-by and given to his department.

A National Registration Department spokesman said identity thefts would end when everyone changed to MyKad.

But a systems analyst with a reputable software solutions provider familiar with identity theft disagreed.

"No system is foolproof. The authorities are constantly improving security features while the crooks are attempting to catch up or beat the system. More often than not, there is always the element of an inside job, as money breeds greed," he said.

Vetting methods let people down

The use of "runners" to apply for loans or carry out financial transactions is one reason for the high number of identity thefts.

MCA Public Services and Complaints Department head Datuk Michael Chong said imposters often used "runners" to do the actual transaction.

He questioned the vetting methods of financial institutions which accepted applications submitted by "runners" to "unsuspecting approval officers".

He cited one case where a man managed to withdraw RM300,000 from an elderly couple's savings account.

"The man gave himself up to the bank authorities recently," said Chong.

A Federal police headquarters spokesman agreed that this practice bred identity thefts.

"We have repeatedly advised the public not to allow runners to handle their identity cards for fast processing of loans or other transactions as it can be abused," she said.

Most banks said photocopies of identity cards were acceptable for vetting of applications for credit cards and loans. Some of them admitted that sometimes "runners" carried out the transaction.

The Association of Banks in Malaysia said although there were strict Bank Negara guidelines, individual banks used their discretion in granting approvals.

Bank Negara recently issued stricter guidelines, such as requiring the physical presence of a loan applicant during the approval vetting process.

One bank executive said the imposters also managed to forge EPF, income tax and other personal particulars of victims.

"The ruse is only discovered when the victim comes forward to report after receiving statements to settle outstanding amounts."

The police spokesman said identity thefts were usually the work of individuals and not syndicates.

Nearly all the cases are investigated for forgery and tampering with an identity card.

She was unable to give a breakdown of the number convicted for such offences.

She said there was no requirement now to lodge a police report when someone lost the identity card as replacements could be obtained directly from the National Registration Department.

Identity theft: The tricks they use

- * Identity Card: Misuse of the victim's personal information to gain employment, evade legal sanctions, obtain tax refunds, open or access Internet accounts, declare bankruptcy, lease residences, and purchase or trade in securities and investments.
- * Credit Card Fraud: A credit card is opened in the name of the victim, or unauthorised charges are placed on the victim's existing credit card.
- * Bank Fraud: A new bank account is opened in the name of the victim, fraudulent cheques are written, or unauthorised withdrawals are made from their account.
- * Fraudulent Loans: The identity thief gets a loan (personal, car, house, etc) in the victim's name.
- * Government Documents: The identity thief forges government documents to make

withdrawals on EPF or tax refunds in the name of the victim.

PREVENTION TIPS

* Carry only the cards you need. Minimise the identification information you carry in your wallet or purse.

* Cut up old or expired credit cards. Close all inactive credit cards and bank accounts.

* For your ATM card, choose a Personal Identification Number (PIN) that is different from your address, telephone number, middle name, the last four digits of your IC number, your birth date or any other information that could be easily discovered by thieves.

* Memorise your PIN. Do not write it down on a slip, paper or notebook and keep it in your wallet or purse.

* Keep personal information in a safe place. If you employ outside help or are having service work done in your home, keep your personal information out of sight.

* Give your IC number only when absolutely necessary. When someone takes photocopies of your IC, see that extra copies are not made.

* Do not give out personal information over the phone, through the mail or over the Internet unless you have initiated contact or know the business with which you are dealing.

* Compare your ATM receipts and cashed cheques with your periodic bank statements to check for unauthorised transfers or charges.

* Shred credit card statements, bank statements and pre-approved credit offers when you do not need them.

* Ask your bank about its privacy policies and information practices. Find out the circumstances under which your bank would provide your account information to a third party.

Hapless victims of IC fraud

* Cheras fruit seller Chong Kek Loong, 35, claimed his girlfriend had misused a copy of his identity card to re-register his car under her name. She then lodged a police report that he had stolen her car. Chong said she agreed to withdraw the report when he told her she could have the car. Their relationship has since ended.

* A woman was shocked to hear in May this year that she owed a bank RM65,141 for a car loan. "The bank said it would be sending my mother a bankruptcy letter soon if she does not repay the loan," said her son.

* Boutique owner Syarifah Farrah Kurban Ali Shah of Batu Caves received a letter recently from a bank, telling her to repay a RM70,000 car loan she had taken in January. She denies taking such a loan.

* Last June, Hong Tek Meng ♦ who lost his wallet containing his identity card, credit card, ATM card and driving licence in 2000 ♦ lodged a report that he had been blacklisted since 2001 for failing to settle a business loan he purportedly took to open a restaurant in Selayang.

* Last March, Puchong van driver Ong Fook Wah ♦ who lost his identity card in 1998 ♦ claimed he had been asked by three banks to settle RM137,163 in credit card charges. Ong said he had never applied for credit cards from the three banks. His monthly salary is RM1,200.

* In March too, Roszamry Hisham Reselin of Wangsa Maju ♦ who had lost his identity card in 2003 ♦ was shocked to get a letter from a bank asking that he repay a loan he had taken for a luxury condominium.
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