

Identify Credit Frauds



Decide with Confidence

At the end of the course participants should be better be able to detect requests by borrowers for financing using fraudulent means

Course Contents

1. Introduction - exposure of banks to fraud
2. Why you should be prepared for increasing incidences of credit frauds
3. Understanding the nature of credit frauds – their seriousness and why they are often not detected (until the facilities become non-performing or turn bad)
4. Causes of / factors contributing to (credit) frauds
5. Types of credit frauds - how they can be prevented / minimized
 - Fictitious borrowers - borrowers assuming the identity of another person
 - Double / multiple financing
 - Non-existing business - inflated transactions
 - Collateral frauds
 - *over valuation*
 - *non-existing*
 - *no ownership*
 - *disposal of*
 - Fraudulent documents
 - *falsified*
 - *forged*
 - *do not relate to asset / transaction*
 - Disbursement of funds
 - *based on false claims*
 - *to wrong party*

Training Methodology

- ▶ Lectures
- ▶ Discussion and experience sharing
- ▶ Exercises to put learning into practice
- ▶ Case studies

Trainer Profile – Mr Ee Kow Keang

Ee Kow Keang is a very experienced and much sought-after course leader. He has conducted many courses and given talks on banking and finance and specialised management subjects for various organisations and institutions in Malaysia, Singapore, Indonesia, England and Myanmar. He was also, for many years, a part-time lecturer for two prestigious executive MBA programmes in Malaysia. Among the subjects he has taught are Strategic Management / Business Policy, Human Resource Management / Organisational Development and Legal Aspects of International Trade. He has contributed many articles to the Banker's Journal Malaysia and other publications and was a columnist for the STAR newspaper writing the very popular columns "Managing People" and "Your Friendly Banker".

During his 25 years in banking, Ee has been a Branch Manager, Regional Manager, Head of Methods & Systems Department, Head of Operations / Branch Supervision Department and Head / Vice President of Training & Development. Ee's expertise in training and consulting is, thus, backed by his wide knowledge and practical experience in banking and finance.

Besides banking and training, Ee also has wide business counselling experience. He has advised and assisted many businessmen in matters such as identifying and structuring their banking needs, evaluation of business potential and viability, organisational restructuring and business start-ups.

Ee is an Associate of the Chartered Institute of Bankers, London and Institute of Bankers, Malaysia. In addition, he holds a MBA degree from the Cranfield Institute of Technology, England.

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Date: 11 June 2008, 9am – 5pm
Venue: Grand Plaza Park Hotel, City Hall

Fee: [] S\$380 for D&B Subscriber [] S\$460 for Non-subscriber
(Includes materials, refreshments and lunch)

EARLY BIRD – Fax in your registration before 9 May to receive a 10% off usual fee
Or, GROUP SAVINGS – Send 2 or more participants to enjoy a 10% off usual fee

Fax the completed registration form to 6318 7832

Participant Profile

Name 1: _____ **Designation:** _____

Email: _____ **(DID):** _____

Name 2: _____ **Designation:** _____

Email: _____ **(DID):** _____

Name 3: _____ **Designation:** _____

Email: _____ **(DID):** _____

Name of Company: _____

Address: _____ **(S)** _____

Telephone: _____ **Fax:** _____

Liaison Officer: _____ **Designation:** _____

Email: _____ **(DID):** _____

Mode of Payment

D&B subscription units (Account no: _____)

Cheque (7% GST applies) to be made payable to **Dun & Bradstreet (Singapore) Pte Ltd**

VISA / Mastercard (7% GST applies)

Card no: _____ **Expiry date:** _____

Signature:

Cancellation & Substitution Policies

1. A seat will be reserved upon receipt of completed registration form, and confirmation of seat upon payment received.
2. D&B reserves the right to postpone or cancel the seminar for reasons whatsoever. In such a case, D&B will provide a full refund to registrants who have made payment towards the event and such registrants shall have no claims against the company.
3. D&B reserves the right to change venue due to unforeseen circumstances.
4. Only cancellation made 7 working days before commencement is entitled to full refund of seminar charges. No refund thereafter including no show during day of commencement.
5. For In-company training, please contact May Tan at 6318 7869 or may.tan@dnb.com.sg
6. Please visit our website www.dnb.com.sg for more information on our seminars