



Registration fraud



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Presentation objectives

- Why is HMLR concerned
- What is registration fraud
- What threats do we have
- Counter Fraud strategy at HMLR
- What are we doing to prevent fraud

Fraud – why are we concerned?



- Register integrity
- State Guarantee of Title
- Indemnity costs
- Protecting customers
- Stable economy

Fraud – why are we concerned?

- LR registers ownership of land and legal interests
 - Freeholds and leaseholds
 - Anything legally benefitting the land (e.g. right of way)
 - Anything to which the property is subject (e.g. mortgage or restriction on use)
- 24 million titles registered
- 85% of land in England and Wales registered

What is registration fraud

- Registration fraud occurs when –
 - a fraudster attempts or succeeds in changing the register
 - intends to make financial gain.
- Registered Mortgage fraud

Threats

–Organised
crime



–Intra-
family

Current threats

Duped/complicit professionals

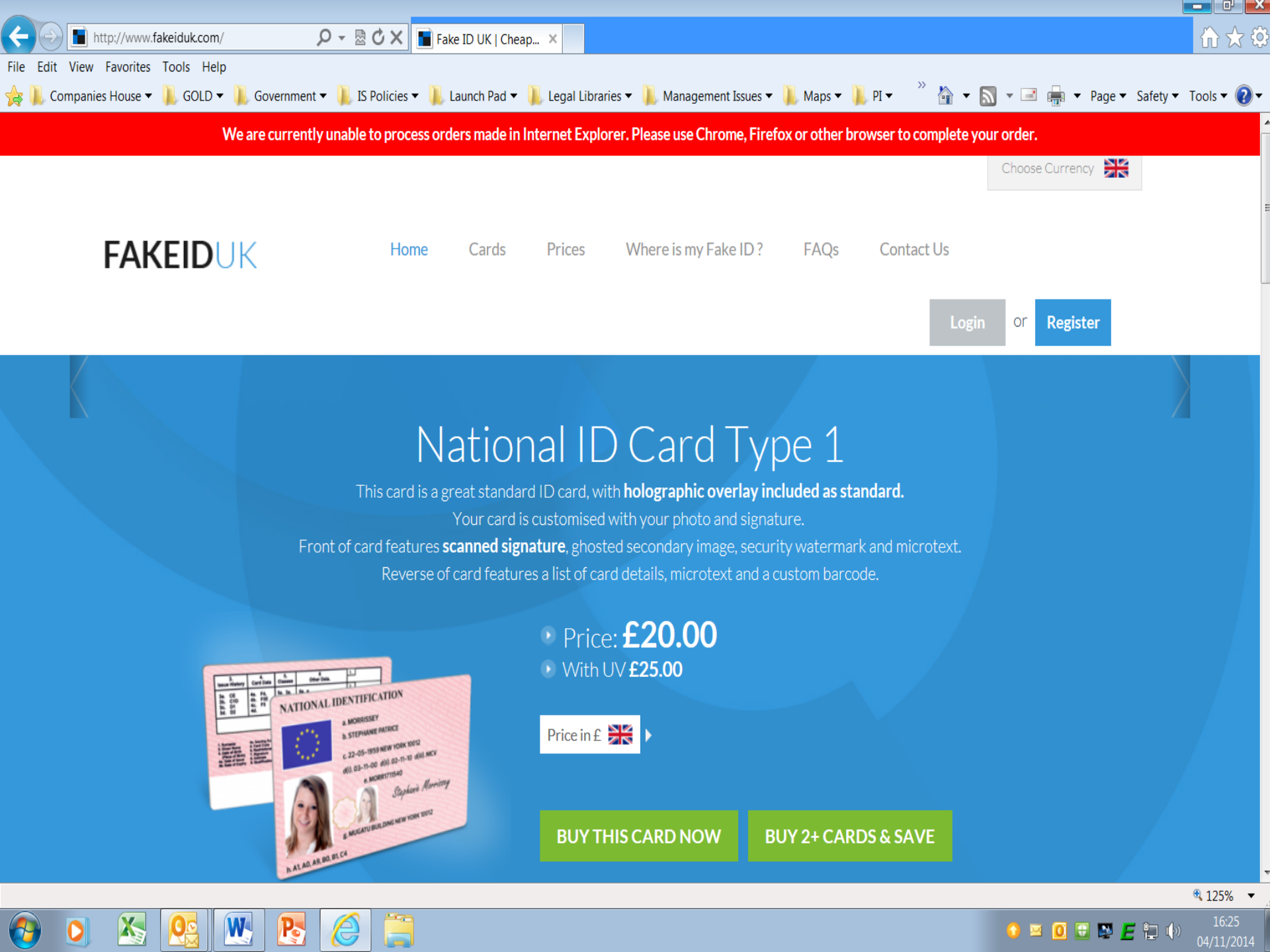


Forgery



Impersonation and identity fraud





FAKEIDUK

Home

Cards

Prices

Where is my Fake ID?

FAQs

Contact Us

Login

or

Register

National ID Card Type 1

This card is a great standard ID card, with **holographic overlay included as standard**.

Your card is customised with your photo and signature.

Front of card features **scanned signature**, ghosted secondary image, security watermark and microtext.

Reverse of card features a list of card details, microtext and a custom barcode.



Price: **£20.00**

With UV **£25.00**

Price in

BUY THIS CARD NOW

BUY 2+ CARDS & SAVE



REPLACE YOUR DOCS

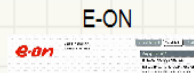
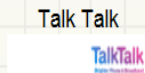
Novelty documents, Fake bank statements, Fake Utility bills

SAMPLES

Please note the below samples below are in a low quality format and the final document you purchase will be much better quality. Please email us if you would like to see a sample before purchasing.

UTILITY BILLS

(click image to enlarge)



BANK STATEMENTS

(click image to enlarge)

Halifax



Thumbnail of a Halifax bank statement, showing account details and transaction history.

HSBC



Thumbnail of an HSBC bank statement, showing account details and transaction history.

Barclays



Thumbnail of a Barclays bank statement, showing account details and transaction history.

Santander



Thumbnail of a Santander bank statement, showing account details and transaction history.

Natwest



Thumbnail of a Natwest bank statement, showing account details and transaction history.

RBS



Thumbnail of an RBS bank statement, showing account details and transaction history.

Lloyds



Thumbnail of a Lloyds bank statement, showing account details and transaction history.

First



Thumbnail of a First bank statement, showing account details and transaction history.

CO-OP



Thumbnail of a CO-OP bank statement, showing account details and transaction history.

Nationwide



Thumbnail of a Nationwide bank statement, showing account details and transaction history.

TSB



Thumbnail of a TSB bank statement, showing account details and transaction history.

Bank of Scotland



Thumbnail of a Bank of Scotland bank statement, showing account details and transaction history.

Britannia



Thumbnail of a Britannia bank statement, showing account details and transaction history.

Mortgage frauds – affecting HMLR

- Registered owners impersonated to get loan monies



- Lender's impersonated - i.e forged releases of mortgages

How are they doing it?

- Empty or rented property frauds
- Company impersonation

Who is particularly vulnerable?

–Property owners who are

- Absent; and/or
- Landlords (i.e. buy-to lets)

–Owners whose Notification information is not robust

- Not keeping the notice address up to date
- Only one notification address (3 permitted)
- Not using Property Alert

HMLR STRATEGY – THE 4 D'S



Deter

Reduce frauds coming in by not being an easy target

Defend

Implement robust fraud controls and defences

Detect

Fraudulent behaviour is detected

Demand

Recovery of fraud payments and learning from frauds

What are we doing about it?



–Counter Fraud products

- Property Alert,
- Form RQ and Form RQ Co
- Property Fraud line

What are we doing about it?



- Staff awareness and training
- Fraud Impact Assessments

Questions?

