

Fraud within the loan Process

Fraud in the loan process occurs when a borrowers and stakeholders acting alone or in unison deliberately use illicit funds, provides false information, misuses collateral, diverts loan proceeds, or manipulates the credit process to obtain funds or conceal losses.

The Impact Could be Huge Losses to the Lenders!!

With in your Credit Portfolio – What percentage might be Fraudulent Related!!

Fraud accounted for 59% of criminal conduct activities

In accordance with the latest FIUTT Report 2025

"The high frequency of STRs/SARs submission concerning suspect fraud demonstrate the continued engagement of illicit actors in fraudulent conduct"

Why should a lender be concern with ML and Credit Fraud

A lender should be concerned about Money Laundering fraud...

...because criminals can use loans to obtain, move, or disguise illegally obtained money.

Mitigating Credit Risk Fraud

Credit risk fraud can be mitigated by applying:

Preventive, Detective and Corrective Controls throughout the entire credit lifecycle....from application to loan closure

Relationship between AML Risk and Credit Risk

- Why Credit Risk is important to AML Risk
- Do we need to integrate AML Risk with Credit Risk
- Why is it critical to examine AML before Credit Risk!

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Do You Know?

- **A customer could appear financially strong from a credit perspective but still present a high AML risk.**
- **A customer may have no obvious AML concerns but still be a poor credit risk because of weak income or a history of missed payments**

Let us disscuss these issuses at the AML and Credit Fraud Discourse

Can you Spot These Red Flags within the Loan Process

- Application and identity fraud
- Income and financial statements fraud
- Collateral and valuation fraud
- Loan-purpose and business fraud
- Employee, or intermediary fraud
- Disbursement and funds-diversion fraud
- AML and source-of-funds red flags
- Post-disbursement red flags

This is a Sample of ML and Credit Fraud that will be Discussed at the AML and Credit Fraud Discount

Attend this AML and Credit Fraud Programme and Learn How to:

- Integrate AML Risk with Credit Risk
- Spot Red Flags within the Loan Process
- Apply strategies to Mitigate Credit Risk
- Set parameters to minimise Credit Loss
- Protect Your Main Asset through AML Mitigation
- Detect Credit Risk Fraud

Attendees for AML and Credit Fraud

- General Managers/ CEOs
- Board of Directors
- Risk Mangers
- Credit Managers
- Loan Officers
- Credit Committee
- Compliance Officers

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Do you know that by applying these approaches can help you Detect Fraud.

- Conduct thorough customer due diligence
- Verify income and financial information
- Strengthen credit assessment
- Validate collateral
- Segregate duties (fraud-management controls)
- Control loan disbursement
- Monitor loan activity after disbursement
- Integrate AML and fraud monitoring
- Use data analytics and fraud detection tools
- Strengthen employee and third-party controls
- Investigate and respond quickly
- Measure control effectiveness via Monitoring

Time To Protect the Organisation From

- ✔ Financial loss
- ✔ Regulatory consequences
- ✔ Reputation damage
- ✔ Legal and criminal exposure
- ✔ Unsafe lending decisions
- ✔ Asset recovery problems



Meet Your Presenters



AML and Credit Risk Fraud
Register Today!

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PRICES (VAT INCLUSIVE) PER PERSON

	TTD$	USD$
PER PERSON	$680.00	$100.00
GROUP 4 + (PER PERSON) FROM SAME ORGANISATION	$600.00	$85.00

Thursday 3rd December, 2026

9AM - 12 Noon (AST Time)

Bonus Hour: 12 Noon – 1PM

Discussion on anything matter on AML /CFT / CPF

All Attendees at AML and Credit Fraud Webinar will receive a Whopping 10% Discount on Regular Price (Non-Transferable) at

Tech AML 2027 - AML... The Risk Factor

PAYMENT METHODS

ONLINE/ACH **REQUEST** ONLINE BANK DETAILS.
CHEQUE PAYABLE TO **NEMLEADERSHIPCONSULTANTS**
CREDIT CARD WiPay **Request** Credit card Payment Link
WIRE TRANSFER **REQUEST** WIRE TRANSFER INSTRUCTIONS

Call 1-868-222-8928
WhatsApp 1-868-383-7703 or
Send Email to training@nemlctt.com
for your preferred payment option.

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