

Customer Information Bulletin

BULLETIN NO. 201
17 SEPTEMBER 2010

HAVE YOU IDENTIFIED YOUR CLIENT?

There has been a recent allegation of fraud where a registered proprietor is claiming that his property was sold without his knowledge or consent. The relevant Transfer was registered in August 2010. The matter has received a significant amount of media attention however, the allegations are unsubstantiated and the matter is still being investigated.

It is timely to remind all professionals within the property industry that it is prudent to ensure that client identify verification is included in their usual due diligence practices to reduce the opportunity for identity fraud in land transactions in Western Australia.

It is suggested that conveyancers and other property professionals take steps to identify the person they are dealing with and verify that the person has a 'right to deal' with the particular property.

It is recommended that 100 points of identification similar to the Anti Money Laundering/Counter Terrorism Financing Act 2006 (Commonwealth) or the like is received. This means that the person verifying the identity should ensure that sufficient documentation is provided to score 100 points. Suggested documents and related scores are detailed in below:

<p>Primary Documents.</p> <ul style="list-style-type: none"> • Birth Certificate or Extract • Citizenship Certificate • International Travel Document <ul style="list-style-type: none"> ○ a current passport ○ expired passport which has not been cancelled and was current within the preceding 2 years ○ other document of identity having the same characteristics as a passport (eg. this may include some diplomatic documents and some documents issued to refugees) <p><i>Note: Do not score additional points for more than one document in this category.</i></p>	<p>70 Points</p>
<p>Name of person verified from one of the following (but only where they contain a photograph or signature that can be matched).</p> <ul style="list-style-type: none"> • A licence or permit issued under law of the Commonwealth, a State or Territory (eg. an Australian driver's licence) • An identification card issued to a public employee • An identification card issued by the Commonwealth, State or Territory as evidence of the person's entitlement to financial benefit • An identification card issued to a student at a tertiary education institution <p><i>Note: Additional documents can be awarded 25 points</i></p>	<p>40 Points for first document from this category.</p> <p>25 Points for additional document/s from this category.</p>
<p>Name and address of person verified from any of the following:</p> <ul style="list-style-type: none"> • A current employer, or a previous employer within the last 2 years • A rating authority (eg. land rates) • The Credit Reference Association of Australia (subject to the Privacy Act 1988) • Land Titles Office Records 	<p>35 Points</p>
<p>Name, address and telephone number verified:</p> <ul style="list-style-type: none"> • By reference to the latest telephone directory published by Telstra or by advice provided by Telstra; and • By telephone contact with the signatory on that telephone number. 	<p>25 Points</p>

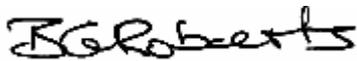
<p>Name of person verified from any other secondary identification document.</p> <ul style="list-style-type: none"> • Eg. marriage certificate (for maiden name only), credit card, council rates, telephone account, foreign driver's licence, Medicare card etc. <p><i>Note: More than one document may be counted, but points scored from a particular source may be counted only once. Eg. If MasterCard and Visa Card issued from the same financial institution, only one may be counted.</i></p>	25 Points
<p>Name and address of the person verified from any of the following:</p> <ul style="list-style-type: none"> • The records of a public utility • A record held under a law other than a law relating to land titles (for which see No.3) 	25 Points
<p>Name and date of birth of person verified from any of the following:</p> <ul style="list-style-type: none"> • The records of a primary, secondary or tertiary education institution attended by the signatory within the last 10 years • The records of a professional or trade association of which the signatory is a member. 	25 Points

When checking identity documentation be mindful that forged documents have been used in past fraud attempts. It is recommended that copies of the identification evidence be kept and stored in a secure place.

All documents lodged for registration or noting are subject to the usual examination processes of the Registrar of Titles.

Instances of fraud associated with Western Australian land transactions are rare.

Any instances of fraud in relation to property transactions should be reported directly to the Registrar of Titles office on 9273 7054.



Bruce Roberts
REGISTRAR OF TITLES