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To:
The Director,
Banking Fraud Unit,
Directorate of Criminal Investigations,
PO BOX 60000-00200, Nairobi

REF: Fraud Report – NCBA/Loop Account / Identity Theft

Dear Sir/Madam,

I am writing to formally report a case of fraud that I recently experienced. On 3rd February 2026, I requested a credit report from **Creditinfo.com** to understand my current credit standing and my potential eligibility for loans or financial services in the future. I was shocked to discover that I allegedly owe NCBA Bank Kenyan Shillings **401,293**. According to the credit report, the loan was taken on 2nd July 2025 and credited to account number **450200052389**.

Upon contacting NCBA Bank, I was informed that the account number is a Loop account number. I contacted Loop on 4th February 2026, and they instructed me to visit any of their Loop stores. I have never created any NCBA personal accounts nor Loop accounts. I visited the Loop store at Yaya Center and spoke with Bernard, a member of Loop's team.

I explained that a loan had been taken using my identity. Loop support provided the mobile number used to create the account: **0107853877**, an Airtel SIM card. Upon checking, I confirmed the number was registered under my ID, which I did not authorize. The date of registration was **November 2024**. Bernard confirmed that the photo used to create the Loop account does not match my face.

Loop's team informed me that their KYC system might have malfunctioned, allowing another person to create an account using my identity and borrow funds. They have started investigations and contacted the Credit Reference Bureau (CRB) to delist me. My lawyer has requested a formal report from Loop's team and instructed them to provide it within seven days.

Furthermore, I realized that I lost my ID in October 2024 and reported the loss to Githurai Police Station on **13 October 2024**. I have the abstract copy with me. Notably, the Loop account and Airtel number were created days after I lost my ID, confirming that my identity was misused. The abstract number is **24/14/10/2024**.

I hereby request that your office investigates this matter promptly and provides guidance on the necessary steps to prevent further misuse of my identity and fraudulent activities.

Thank you for your assistance. I am available to provide further documentation, including my ID abstract, credit report, and any reports from Loop.

Yours faithfully,
Amschel Kariuki