

KUMPULAN 7

SUB1

AKTIVITI KULIAH 1

White Collar Crime - Bank Fraud - Son and
Father Scheme

- 1.TAN XIN TIAN (A24CS0198)
- 2.AHMAD MUSTAQIM B ZAINUDIN (A24KT0027)
- 3.ABDUL AZIM BIN AJMAL KHAN (A24KT0011)
4. LEE HUI ZHEN (A24CS0259)
5. CHUAH ONG YAO ZU (A24KT0294)

BENTUK KESALAHAN

Kesalahan dalam video ini melibatkan jenayah kolar putih (white-collar crime), khususnya penipuan bank (bank fraud).

1. Penipuan Dokumen
2. Penggunaan Syarikat Palsu
3. Manipulasi Digital
4. Salah Guna Dana Pinjaman

Bagaimana dilakukan?

Christopher A. Montalbano and his father orchestrated a scheme that defrauded over 140 banking institutions across multiple states by submitting false documents and fraudulent information through shell corporations to obtain loans. Their elaborate preparations included creating fake websites with misleading photos to deceive banks into approving the loans.

What are the consequences of their doing?

Christopher A. Montalbano and his father were arrested and charged with conspiracy to commit bank fraud, making false statements on loan applications, and money laundering. Christopher faced an additional charge of aggravated identity theft and bank fraud.

Kesan Jenayah

Masyarakat mungkin menimbulkan ketakutan dan hilangnya rasa percaya terhadap orang lain. Kehilangan nilai moral dalam komuniti. Ekonomi negara dijejaskan. Hal ini kerana, kos tinggi untuk menangani jenayah. Selain itu, pelabur mungkin hilang keyakinan terhadap negara yang mempunyai kadar jenayah tinggi.

Kesan Jenayah

Hal ini turut memberikan kesan terhadap hukum dan organisasi. Penipuan bank menyebabkan proses hukum yang panjang, hukuman berat bagi pelaku, serta stigma sosial yang merusak reputasi individu maupun institusi. Selain itu, bank menghadapi kerusakan reputasi, penurunan kepercayaan nasabah, dan beban biaya besar untuk meningkatkan keamanan demi mencegah insiden serupa.

