



APPENDIX 1

SUSPECTED OR CONFIRMED FRAUD INCIDENT(S) REPORTING FORM

This form is to be duly completed as accurate and concise as possible and to be returned to:

**Head of Banking Supervision, Regulatory & Supervision Department**  
 Brunei Darussalam Central Bank  
 Level 7, Ministry of Finance and Economy Building  
 Commonwealth Drive, Bandar Seri Begawan, BB3910  
 Brunei Darussalam

No.	Section 1	Contact details
1	Name of Bank	
2	Reported by:-	
a	Name	
b	Designation	
c	Department	
d	Telephone number	
e	E-mail address	
No.	Section 2	Details on fraud incident
1	Date and time when the incident was discovered	
2	Location of incident (please specify the department/unit and branch involved)	
3	Nature of fraud	<input type="checkbox"/> New <input type="checkbox"/> Repeated  If repeated, please specify the date of discovery of last incident: __/__/__

4	Fraud category	<input type="checkbox"/> External fraud <input type="checkbox"/> Internal fraud  Unauthorised activity: <input type="checkbox"/> Transactions not reported (intentional) <input type="checkbox"/> Transaction type unauthorised (with monetary loss) <input type="checkbox"/> Mismatching of position (intentional) <input type="checkbox"/> Misuse of privileged information <input type="checkbox"/> Misuse of system access <input type="checkbox"/> Falsifying personal details <input type="checkbox"/> Activity with unauthorised counterparty <input type="checkbox"/> Activity leading to incorrect pricing <input type="checkbox"/> Transaction over-reported <input type="checkbox"/> Unauthorised changes to programs or data or transactions  Fraud and theft: <input type="checkbox"/> Credit fraud/worthless deposits <input type="checkbox"/> Theft/robbery <input type="checkbox"/> Extortion <input type="checkbox"/> Embezzlement <input type="checkbox"/> Cheque fraud (cloning / alteration) <input type="checkbox"/> Forgery / counterfeit (cover notes, policy certificates, currency, cheque, security documents / identification documents) <input type="checkbox"/> Cheque kiting <input type="checkbox"/> Disclosure of confidential information <input type="checkbox"/> Misappropriation of assets <input type="checkbox"/> Malicious destruction of assets <input type="checkbox"/> Smuggling <input type="checkbox"/> Account takeover/impersonation <input type="checkbox"/> Tax non-compliance/evasion (wilful) <input type="checkbox"/> Bribes/kickbacks <input type="checkbox"/> <b>Insider trading (not on firm's account)</b> <input type="checkbox"/> Accounting irregularities <input type="checkbox"/> Fraudulent account opening <input type="checkbox"/> Fraudulent application for banking products / facilities <input type="checkbox"/> Fraudulent billing by suppliers <input type="checkbox"/> Card Related Fraud (online and offline transaction) <input type="checkbox"/> Internet Banking fraud <input type="checkbox"/> Mobile Banking fraud <input type="checkbox"/> E-money / Prepaid card fraud <input type="checkbox"/> Hacking or data breach damage (leading to fraud incidents specified above)  Others: _____
5	Type of banking product(s) (if applicable)	

6	Name of reported fraudster(s) involved			
7	I.C. no./passport no. of fraudster(s)			
8	Relationship of fraudster(s) with bank			
9	Number of customers affected by the incident (if any)			
10	Monetary amount involved in the fraud incident, if any			
11	Status of case or legal proceedings (if any)			
12	Root cause of the incident (if information is available)			
13	Action(s) taken by the bank (including making police report, if applicable)			
14	Reasons for not lodging a police report on the incident of fraud (if applicable)			
15	Summary of the suspected or confirmed fraud case(s)			
16	Consequences / impact of the fraud event (please refer to Note 1 below)	<input type="checkbox"/> Financial Please specify the amount or approximate amount: _____	<input type="checkbox"/> Non-financial Please classify: - <input type="checkbox"/> High impact <input type="checkbox"/> Medium impact <input type="checkbox"/> Low impact	<input type="checkbox"/> Both
17	Reasons why the incident is material to the safety, soundness or reputation of the bank			

Where available, please attach all relevant documents such as written and signed statements, investigation reports and police reports.

<p>Certified by (Key Responsible Persons)</p> <p><b>Name:</b> _____</p> <p><b>Signature:</b> _____</p> <p><b>Date:</b> _____</p>
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Note 1:

- **Financial Impact** - There is an actual or potential financial loss
- **Non-Financial Impact** – No loss amount involved but in general, has impact on reputation, non-compliance etc. Banks must select the severity of the non-financial impact either as High / Medium / Low.
  - (a) **High impact** - which caused severe damage to reputation that resulted in long term effect on business credibility;
  - (b) **Medium impact** - which caused moderate damage to reputation that resulted in medium term effect on business credibility; or
  - (c) **Low impact** - which caused insignificant damage to reputation that did not result in any damage on business credibility.
- **Both Financial and Non-Financial** – as defined above