

# Media Statement



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**TO : ALL MEDIA**

**DATE : 16 OCTOBER 2017**

**RE : UNEMPLOYED 60 YEAR-OLD SENTENCED FOR DUPPING MAJOR  
BANKS TO BUY TOP OF THE RANGE VEHICLES**

The Bellville Specialised Commercial Crimes Court has sentenced a 60 year-old unemployed man to eight years imprisonment after he seduced three major commercial banks with a good fake monthly salary and bought himself three top of the range vehicles.

This morning the court convicted Michael Albert Philander on four counts of fraud after he entered into a plea and sentencing agreement with the state. The father of three children who lives with his parents in-law, has been sentenced, for all charges taken together for purposes of sentences, to eight years imprisonment of which five years has been suspended for five years on condition that he is not found guilty of fraud, theft or any attempt thereto committed during the period of suspension.

The scammer applied to the different banks for vehicle finance. The banks requested him to provide proof of address, proof of employment and income and three months bank statements. Upon submission of these documents, the applications were processed. The applications were made between November and December 2014 and he advised the banks that he was employed at Great Big Traders in Ottery and earned more than R39 000 per month. He provided a bank statement for the applications. The bank account showed three monthly salary payments starting in August 2014 to October 2014. This account also showed R140 000 deposited into the account on 19 December 2014. All the premiums should have been deducted from this account.

The banks processed and approved the applications on behalf of the accused and later, it was discovered that he was not employed at Great Big Traders nor did he earn the salary as indicated on the salary advice. It turned out that the salary advice was falsified. It was also discovered that immediately after the deposit of the accused's alleged salary, the

money was withdrawn. Investigations also discovered that the salaries for September and November were monies from another bank account registered to Zeas Trading. Salary deposits for November and December were from the bank account of Fazie Elite Global Enterprizes.

Through his fraudulent scheme the accused managed to buy himself a Volkswagen Golf GTI2.0T worth R441 858, a Land Rover Discovery worth R508 990, Land Rover Discovery worth R263 833 and an Audi A5 worth R373 100. The vehicles amounted to R1, 560m in total. In three instances, the vehicles were repossessed by the banks but the Golf was involved in an accident on the day the accused received it.

"The accused committed and executed the offences whilst he knew that the applications were actually brought on behalf and behest of Ziyaad Mohamed. The nature and gravity of the offences he committed are serious. These crimes are prevalent within this jurisdiction and impact negatively on the economy and the victims of these crimes", said Advocate Combrink.

The NPA welcomes the sentence.

Kind Regards,

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