

TORONTO POLICE SERVICE NEWS RELEASE

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Twelve Arrests made and 102 Charges Laid in Project Déjà Vu, a Synthetic-Identity Fraud Investigation

Broadcast time: 10:30**Date:** Monday, April 29, 2024**Unit(s):** Financial Crimes**Phone:** 4168087300**Case #:** 2024-331307

The Toronto Police Service is making the public aware of 12 arrests and 102 charges laid in a major synthetic-identity fraud investigation dubbed Project Deja Vu.

Watch news conference [here](#).

In October 2022, the Toronto Police Service Financial Crimes Unit began investigating a synthetic-identity credit fraud scheme that began in 2016. The perpetrators are alleged to have created more than 680 unique synthetic identities, many of which were used to apply for and open hundreds of bank accounts and credit accounts at various banks and financial institutions across Ontario.

The fraudulently obtained credit accounts were then drawn upon by way of in-store and online purchases, cash withdrawals, or electronic fund transfers. In many cases, fraudulent payments were made into the credit account to allow them to be drawn beyond their defined limits. To date, this scheme has resulted in confirmed losses of approximately \$4 million.

The investigation began with a report from a financial institution who located several synthetic accounts, most of which had been opened by a single person who had previously worked on behalf of the company. Based on this report, the Financial Crimes Unit initiated an investigation that grew quickly following the execution of numerous search warrants and the assistance of fraud investigators at Halton Regional Police Service.

To date, TPS has executed more than 20 search warrants and 80 production orders to investigate this matter, and to trace the flow of proceeds of crime generated by these synthetic identify frauds.

Through the search warrants, TPS has also located/seized:

- several dozen synthetic identity documents (including fraudulent government identification) and electronic templates to create false identifications and false

documents **(see images provided)**

- hundreds of payment cards (debit cards, credit cards, charge cards, etc.) associated to bank/credit accounts obtained under synthetic identifies
- approximately \$300,000 in Canadian and foreign cash, seized as proceeds of crime **(see images provided)**

Synthetic identity fraud is a form of financial fraud in which fictional personal information (i.e. identity information that does not belong to a real person) is used to open accounts with banks, financial institutions, or other businesses. Beyond facilitating fraud, accounts obtained under synthetic identities are known to facilitate other serious criminal offences, including the laundering of proceeds derived from human trafficking, drug trafficking, and armed robbery, among other serious crimes.

The Toronto Police Service would like to thank our law enforcement partners and other government agencies for their assistance during this investigation, including the Canada Revenue Agency, the Financial Transactions and Reports Analysis Centre of Canada (FINTRAC), the Halton Regional Police Service, the Ontario Ministry of Finance, the Ontario Ministry of Transportation, Peel Regional Police, Service Canada, and the Waterloo Regional Police Service.

Additional Information and Suspects Sought

Investigators believe there may be additional incidents and victims. Investigators are seeking to speak with anyone who has information related to this investigation, and in particular would like to speak with:

- any businesses that were approached by any of the arrested persons for the purposes of applying for or opening any accounts (store accounts, credit accounts etc.). **See images of suspects attached.**
- any persons or businesses who performed any home renovations for any of the arrested persons.
- any persons who have purchased any items (particularly appliances, electronics and/or automotive parts) from any of the arrested persons. These transactions may have been facilitated through an online buy-and-sell platform.

Arrests and Charges

Hasnain Akram, 28, of Brampton is charged with:

1. 16 counts of Fraud Over \$5000
2. Forgery
3. Possess Instrument of Forgery
4. two counts of Possess Counterfeit Mark
5. Unauthorized Possession of Credit Card Data
6. Laundering Proceeds of Crime
7. Possession of Proceeds of Crime Over \$5,000

He was scheduled to appear in court at the Ontario Court of Justice, 10 Armoury Street, on Thursday, April 25, 2024, at 10 a.m., in room 205.

Muhammad Hamza Baig, 31, of Ayr is charged with:

1. Fraud Over \$5000
2. Laundering Proceeds of Crime

3. Possession of Proceeds of Crime Over \$5,000
4. Obstruct Peace Officer
5. Utter Forged Document

He was scheduled to appear in court at the Ontario Court of Justice, 10 Armoury Street, on Tuesday, April 16, 2024, at 2 p.m., in room 202.

Zelle Ali Choudary, 34, of Brampton is charged with:

1. six counts of Fraud Over \$5000
2. Possess Counterfeit Mark
3. Unauthorized Possession of Credit Card Data
4. Laundering Proceeds of Crime
5. Possession of Proceeds of Crime Over \$5,000

He was scheduled to appear in court at the Ontario Court of Justice, 10 Armoury Street, on Thursday, April 25, 2024, at 2 p.m., in room 205.

Rashad Iqbal, 41, of Caledon is charged with:

1. Fraud Over \$5000
2. Laundering Proceeds of Crime
3. Possession of Proceeds of Crime Over \$5,000
4. Unauthorized Possession of Credit Card Data

He is scheduled to appear in court at the Ontario Court of Justice, 10 Armoury Street, on Thursday, May 9, 2024, at 2 p.m., in room 205.

Ranafayysal Masood Khan, 38, of Mississauga is charged with:

1. Fraud Over \$5000
2. Obtain Credit by False Pretences
3. Unauthorized Possession of Credit Card Data

He is scheduled to appear in court at the Ontario Court of Justice, 10 Armoury Street, on Thursday, May 9, 2024, at 2 p.m., in room 205.

Anmol Khurana, 27, of Markham is charged with:

1. Fraud Over \$5000
2. Obtain Credit by False Pretences
3. Cause Another Person to Act on a Forged Document

He was scheduled to appear in court at the Ontario Court of Justice, 10 Armoury Street, on Tuesday, April 16, 2024, at 2 p.m., in room 202.

Fahad Ben Mofeez, 30, of Brampton is charged with:

1. seven counts of Fraud Over \$5000
2. Unauthorized Possession of Credit Card Data
3. Laundering Proceeds of Crime
4. Possession of Proceeds of Crime Over \$5,000

He was scheduled to appear in court at the Ontario Court of Justice, 10 Armoury Street, on Thursday, April 25, 2024, at 2 p.m., in room 205.

Muhammad Usman Saif, 32, of Brampton is charged with:

1. seven counts of Fraud Over \$5000
2. three counts of Possess Counterfeit Mark
3. Unauthorized Possession of Credit Card Data
4. Laundering Proceeds of Crime
5. Possession of Proceeds of Crime Over \$5,000

He was scheduled to appear in court at the Ontario Court of Justice, 10 Armoury Street, on Thursday, April 25, 2024, at 2 p.m., in room 205.

Ali Sana, 26, of Brampton is charged with:

1. five counts of Fraud Over \$5000
2. Forgery
3. Possess Instrument of Forgery
4. two counts of Possess Counterfeit Mark
5. Unauthorized Possession of Credit Card Data
6. Laundering Proceeds of Crime
7. Possession of Proceeds of Crime Over \$5,000
8. Deal with Identity Information Knowing or Being Reckless that a Fraudulent Offence was Intended

He was scheduled to appear in court at the Ontario Court of Justice, 10 Armoury Street, on Thursday, April 25, 2024, at 2 p.m., in room 205.

Mian Muhammad Saud, 35, of Belle River is charged with:

1. Fraud Over \$5000
2. Laundering Proceeds of Crime
3. Possession of Proceeds of Crime Over \$5,000

He was scheduled to appear in court at the Ontario Court of Justice, 10 Armoury Street, on Tuesday, April 16, 2024, at 2 p.m., in room 202.

Sibt Hussain Syed, 60, of Brampton is charged with:

1. four counts of Fraud Over \$5000
2. two counts of Possess Counterfeit Mark
3. Unauthorized Possession of Credit Card Data
4. Laundering Proceeds of Crime
5. Possession of Proceeds of Crime Over \$5,000

He was scheduled to appear in court at the Ontario Court of Justice, 10 Armoury Street, on Thursday, April 25th, 2024, at 2 p.m., in room 205.

Mueed Tanveer, 27, of Brampton is charged with:

1. three counts of Fraud Over \$5000
2. Laundering Proceeds of Crime
3. Possession of Proceeds of Crime Over \$5,000
4. Trafficking in Identity Information

He was scheduled to appear in court at the Ontario Court of Justice, 10 Armoury Street, on Thursday, April 25th, 2024, at 10 a.m., in room 205.

Anyone with information is asked to contact police at 416-808-7300, Crime Stoppers anonymously at 416-222-TIPS (8477), or at www.222tips.com.

If you are a victim of fraud, report the incident to your local police and to the Canadian Anti-Fraud Centre's online reporting system or by phone at 1-888-495-8501.

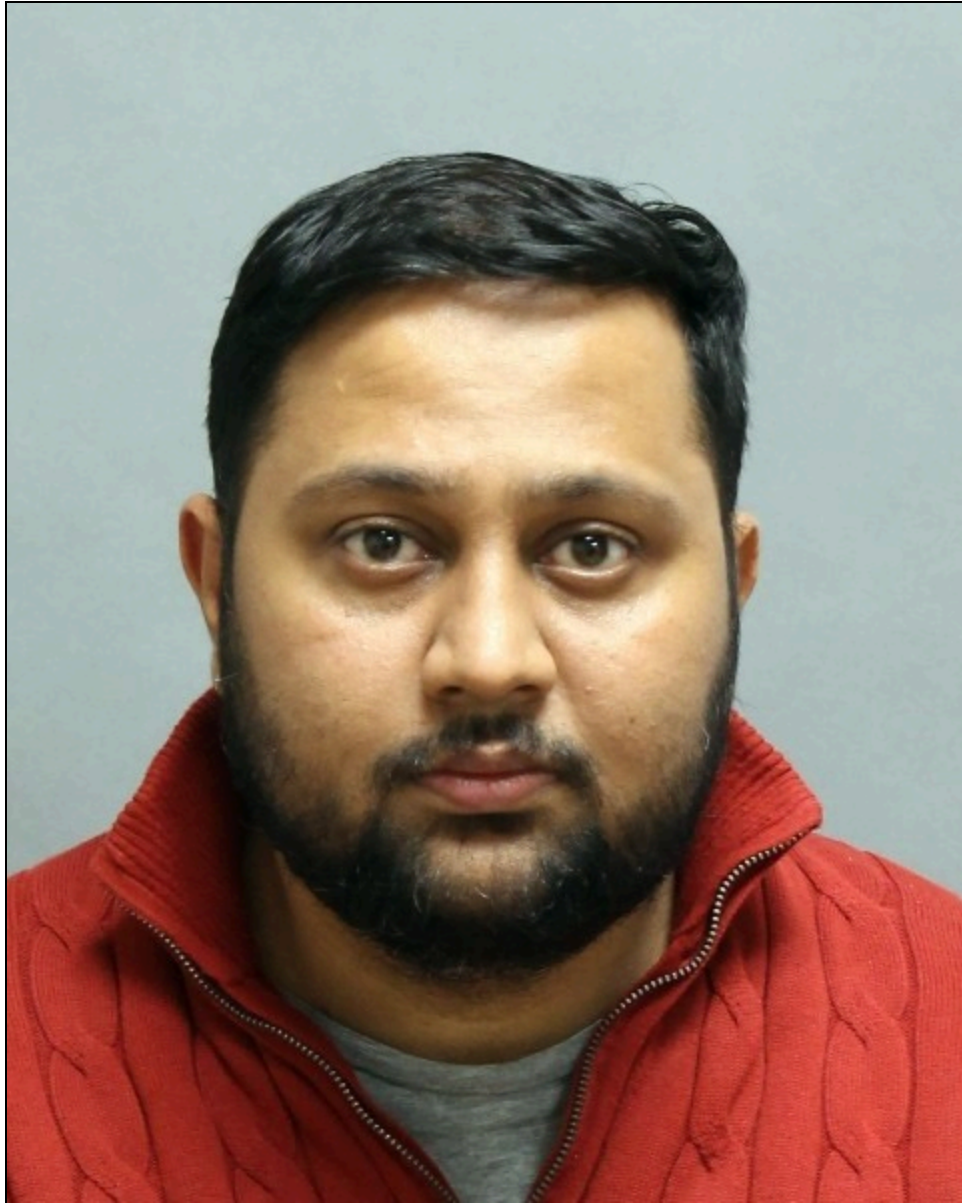
Constable Sinderela Chung for Detective Constable Sarath Thayalan

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Above: Hasnain Akram, 28

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Above: Muhammad Hamza Baig, 31

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Above: Zelle Ali Choudary, 34

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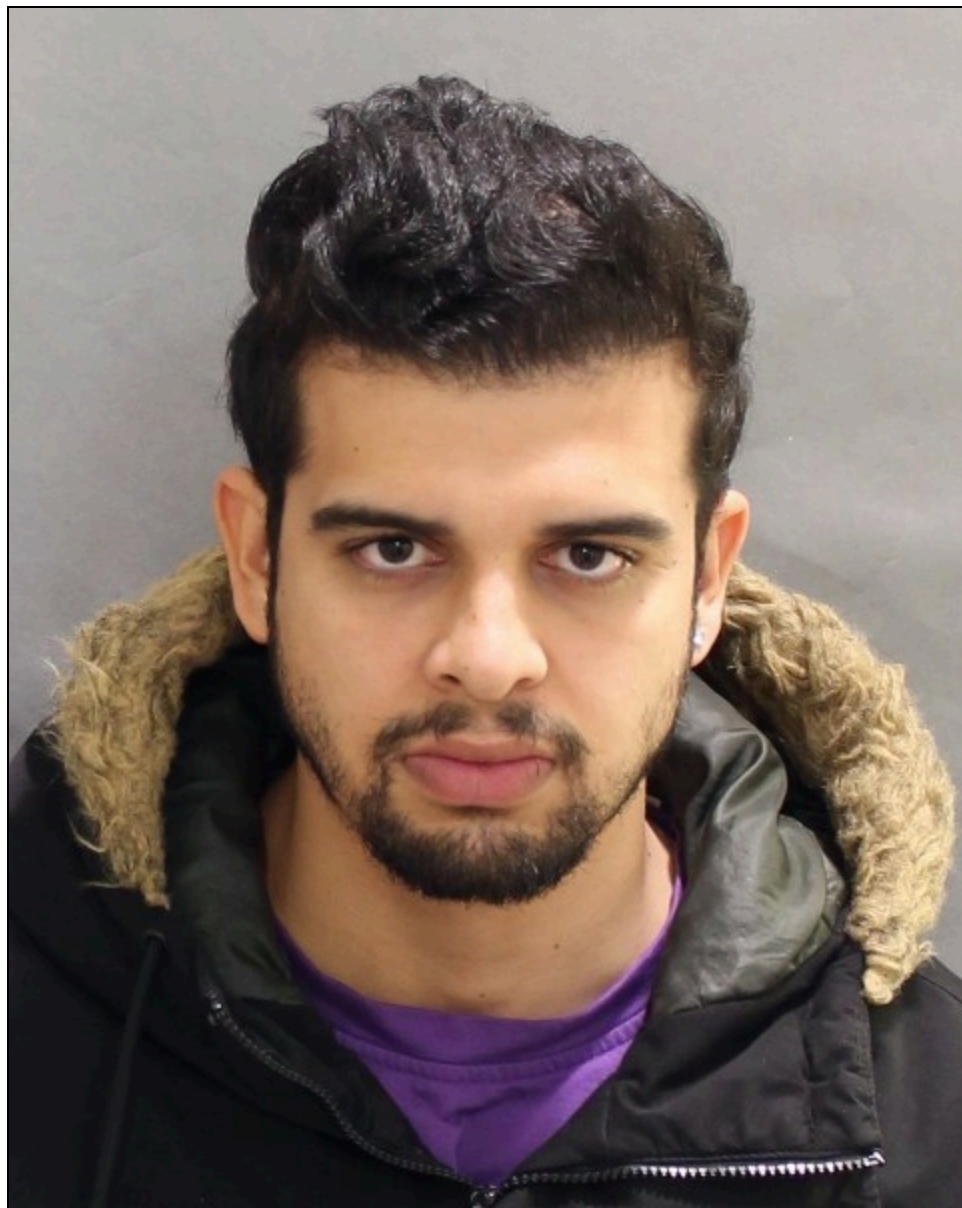
Above: Rashad Iqbal, 41

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Above: Ranafayysal Masood Khan, 38

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Above: Anmol Khurana, 27

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Above: Fahad Ben Mofeez, 30

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Above: Muhammad Usman Saif, 32

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Above: Ali Sana, 26

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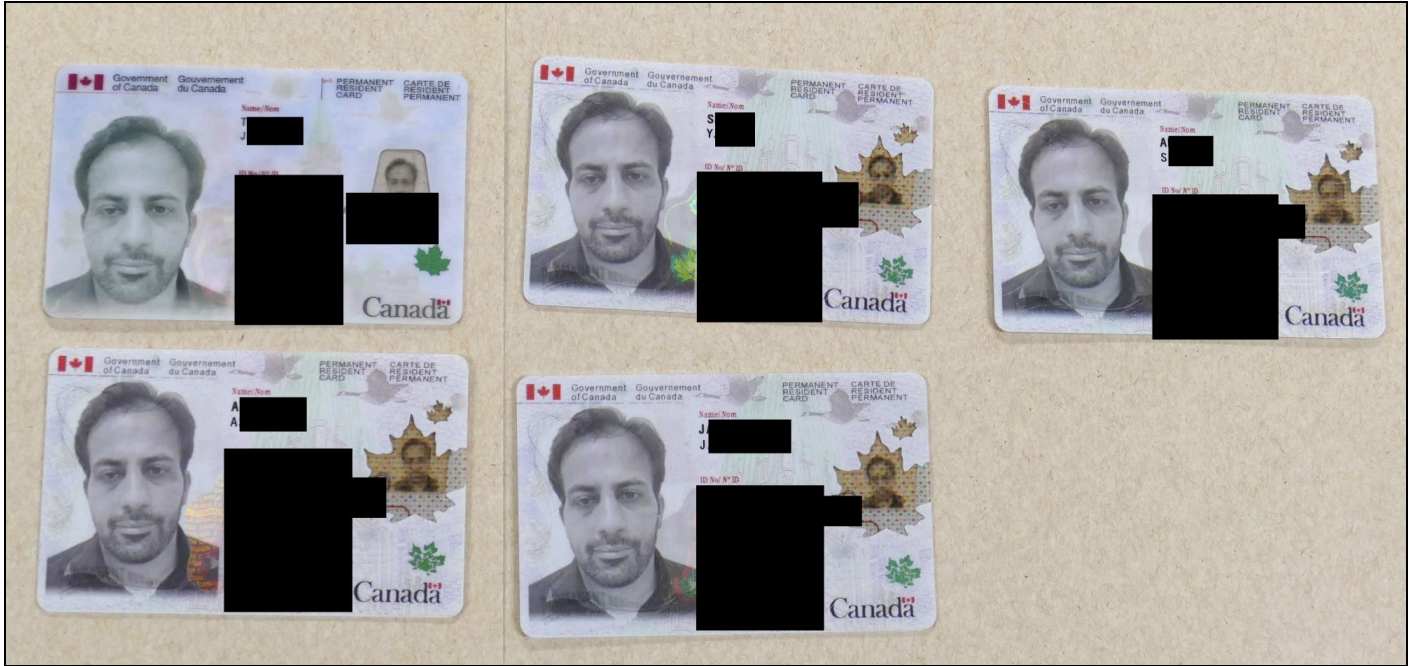
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Above: Mueed Tanveer, 27

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Above: Synthetic identity documents #1

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Above: Synthetic identity documents #2

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Above: Synthetic identity documents #3

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Above: Cash seized as proceeds of crime #1

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Above: Cash seized as proceeds of crime #2