Guess who?

You're working with 3 different clients. New information will be revealed in rounds. Each round gives you more insight into what's happening. Your job is to guess who may be involved in money laundering.

Daniel

Scenario 1

Samira

Scenario 7

Mick

Scenario 5

Round 1

Daniel

Scenario 1

On the weekend, you meet Daniel after he contacts you about properties in your area. He explains he's looking to buy something in the $1.3M–$1.6M range. He's keen to move fairly quickly if he finds the right place.

At the inspection, Daniel comes across as professional, easy to deal with and decisive. He asks a few general questions but doesn't go too deep into the details of the property.

He mentions that the purchase is for "family reasons", and that timing is important for him.

After the inspection, you send him through a shortlist of similar properties and offer to line up additional inspections later in the week.

Samira

Scenario 7

You're engaged to sell a residential property that has recently been renovated.

The owner, Samira, explains that she's a property flipper by trade and regularly buys, renovates and resells homes for profit.

She tells you she purchased this property about 12 months ago and has since completed a series of upgrades before bringing it back to market.

At first glance, the property presents well. The finishes are modern, the work looks recent, and Samira is confident the improvements will help achieve a strong sale price.

When you discuss the campaign, Samira is relaxed, experienced, and keen to move forward quickly.

Mick

Scenario 5

At a weekend open home, a man named Mick walks through the property. He's heavily tattooed, physically imposing, and keeps to himself during the inspection.

He doesn't engage much with other buyers, but after walking through the property, he approaches you directly and asks a few blunt, practical questions about the structure of the house and how quickly a deal could be done.

He tells you he's looking to buy something soon and doesn't want to "mess around with drawn-out negotiations."

Round 2

Daniel

Scenario 1

Later that day, Daniel calls and says he's ready to move forward on one of the properties you showed him. He's happy to offer full asking price and wants to get something locked in before other buyers step in.

You suggest there may be room to negotiate based on recent comparable sales, but Daniel brushes this off, saying:

"I'd rather just secure it and move on."

He asks you to prepare the paperwork as soon as possible and indicates he'd like to move quickly to contract.

Samira

Scenario 7

As you prepare the listing, you ask Samira about the renovations so you can promote them properly.

She explains that she's updated:

- the kitchen and bathrooms
- flooring throughout
- outdoor areas.

But her answers are fairly general when you ask for more detail—such as:

- who completed the work
- the total cost
- whether there are invoices or warranties.

She says: "I've got my own guys…we just get in and get it done."

She doesn't provide documentation but reassures you the work was handled properly.

Mick

Scenario 5

Later that day, Mick calls and says he's interested in the property.

He asks:

- how quickly contracts can be exchanged
- what the shortest settlement period would be
- whether the vendor would consider a clean, straightforward deal.

He mentions that he can pay cash and doesn't need finance.

Round 3

Daniel
Scenario 1

As you begin preparing the contract, Daniel mentions that there might be a slight change.

He explains that the property may actually be purchased by his cousin instead, and asks if it's possible to leave the purchaser name open for now and update it later once everything is confirmed.

He tells you his cousin is currently overseas, but that it won't be an issue and they'll handle everything remotely.

You explain that you'll need the purchaser's details and identification to proceed. Daniel reassures you:

"Don't worry, we'll sort all that out—just want to get the deal moving."

Samira
Scenario 7

As you dig a little deeper, you start to notice a few things.

Based on your experience in the market the:
- quality and extent of the renovations appear quite high
- level of finish suggests a significant investment.

However, when you ask about costs, Samira downplays it: "Didn't cost as much as you'd think."

At the same time, you start to look at the numbers, the:
- price she originally paid for the property
- likely cost of the renovations
- asking price she now wants to achieve.

It doesn't quite stack up as a typical flipping strategy.

Mick
Scenario 5

As you continue the conversation, Mick shares a bit more background.

When you double check on whether finance is being used he says it will be all cash - no finance.

When you ask about what he does for a living he basically says, "none of your business" (but not so politely) but you notice he is wearing a shirt for a scaffolding company.

However, he:
- is clearly uncomfortable being asked personal questions
- pushes back when you explain ID requirements
- questions why certain information is needed.

He says:
"I've got the money. I just want to buy the place—don't see why I need to jump through hoops."

Round 4

Daniel
Scenario 1

Over the next few days, the deal starts to feel more complicated than expected.

The deposit arrives from a different name—not Daniel or the cousin he mentioned earlier. When asked about it, Daniel says:

"That's just how we've arranged things—everything's fine."

You ask again for the purchaser's identification so the contract can be finalised, but the documents never arrive. Each time you follow up, there's another delay or excuse.

Daniel continues to handle all communication himself, while the cousin remains largely absent from the process. When you suggest speaking directly with the buyer, Daniel says it's unnecessary and that he'll manage everything.

You begin to feel unclear about who is actually buying the property and how the arrangement is structured.

When you explain that identification is required before proceeding, Daniel becomes frustrated and says:

"If this is going to slow things down, I might just take it to another agent."

Samira
Scenario 7

As the campaign progresses, the picture becomes clearer—but more confusing.

- The renovations appear extensive and high quality.
- There is still little to no documentation to support the work.
- Samira remains vague about who completed the work and how it was paid for.
- Your estimate of the cost of the renovations appears high relative to the expected sale price.

The deal doesn't seem to deliver a clear commercial profit, despite Samira positioning herself as a professional flipper.

You eventually secure a sale for the property for just under asking price and the sale proceeds to settlement without any issues.

Mick
Scenario 5

As the deal progresses:

- Mick provides a photocopy of his licence for identification, but only after some initial hesitation.
- He doesn't provide an explanation for the source of funds but you note the funds come from a single account in his name.
- The purchase proceeds as a straightforward cash transaction with no unusual structuring.

Case study

Scenario 1 - Use of third parties

Background

In one investigation, an Australian drug syndicate laundered more than $1 million in criminal proceeds through a combination of methods—including real estate.

As part of the scheme, one member of the syndicate purchased a residential property worth over $700,000 in a family member's name to hide the true ownership.

To support the purchase:

- a mortgage was taken out in the family member's name
- over a short period, large amounts of cash were fed into the transaction through a solicitor
- the funds were used to rapidly pay down the mortgage.

From the outside, it looked like a normal property purchase, but in reality the:

- real buyer wasn't on the contract
- funds were proceeds of crime
- structure was designed to hide ownership and legitimise the money.

How it was detected

What's important—and relevant to you—is how this was uncovered.

Authorities were first alerted through 2 suspicious matter reports submitted to AUSTRAC.

One of those reports came from a bank teller who noticed something didn't feel right. The same individual:

- was making multiple cash deposits, sometimes on the same day at different branches
- couldn't clearly explain where the money was coming from

The teller didn't know the full story. They didn't investigate. They simply reported that something seemed off.

That single action helped point investigators in the right direction and contributed to uncovering the broader laundering operation.

Outcome

- Law enforcement confiscated approximately $600,000 in assets.
- Multiple members of the syndicate pleaded guilty.
- They were sentenced to 6 years imprisonment.

Case study

Scenario 7 - Renovations and improvements

Background

A person wanted to run a business but couldn't be officially involved, so they used someone else (an accountant) as the "face" of the company.

The business looked legitimate on paper, but it was using fake invoices to make the income appear real. Large amounts of cash were regularly taken out of the business. That cash was then moved around to make it harder to trace.

As part of the scheme:

- a property was purchased in a family member's name
- the property was placed under a trust structure that wasn't legitimate
- the suspect then paid for improvements to the property using cash.

From the outside, the property appeared to have been legitimately upgraded and increased in value. But in reality:

- the renovations were used to inject illicit cash into the property
- there was no clear financial trail for the improvements
- the property became a way to store and legitimise proceeds of crime.

How it worked

By spending cash on renovations, the:

- value of the property increased
- origin of the funds became harder to trace
- asset appeared more legitimate when sold.

Importantly, the goal:

- wasn't profit from the renovation
- was to move and legitimise money.

Outcome

- The activity was uncovered as part of a broader corruption investigation.
- The suspect was linked to fraud and money laundering offences.
- The case exposed how property improvements can be used as a laundering method.