

International Financial Scams – Internet Dating, Inheritance, Work Permits, Overpayment, and Money- Laundering

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Introduction

The U.S. Department of State provides this brochure to address the burgeoning financial scams originating from overseas. While such confidence schemes have long existed, the advent of the internet has greatly increased their prevalence. Individual Americans have lost considerable money on these scams, ranging from a few hundred dollars to hundreds of thousands of dollars. The Department gets daily inquiries from victims of these scams. Our U.S. Consulate General in Lagos alone received 3,000 inquiries from victims in one year, and our posts in Accra, London, and Moscow similarly have received numerous inquiries.

We hope this brochure will help you identify the indicators of some common scams and actions you should take.

Background

All types of advance-fee scams have one point in common – the targeted person is led to believe that he or she has a chance to attain something of very great personal value (financial reward, a romantic relationship, etc) in return for a small up-front monetary outlay.

In the early, typical version of the scam, the targeted person was led to believe that s/he would soon gain access to large sums of money upon payment of a small processing fee. The initial payment of a few hundred dollars, according to the scam artist, was all that was standing in the way of a large money transfer routed directly to the target's personal bank account. The money was usually presented as illegally obtained funds in need of laundering. The overseas embezzler simply needed a willing accomplice's American bank account to which to transfer the funds, and in exchange would reward the American handsomely.

Advance fee fraud - also called "419 fraud" after the specific section of Nigerian law describing this type of fraud – has mutated considerably over the years. Originally, fraud artists in Nigeria would send an unsolicited but official-looking business proposal on bank or company letterhead to an unsuspecting American's postal mailbox. Advance fee fraud scenarios are constantly evolving, and no longer originate just from Nigeria, but from countries around the globe. More recent scams have migrated from simple greed to the promise of love or a more rewarding professional life.

Elements of a Scam – Key Warning Signs:

Scams involve one or more – sometimes all – of the key signs below:

- The scammer and the victim meet online – often through Internet dating or employment sites.
- The scammer asks for money to get out of a bad situation or to provide a service.

- Photographs that the scammer sends of “him/herself” show a very attractive person. The photo appears to have been taken at a professional modeling agency or photographic studio.
- The scammer has incredibly bad luck-- often getting into car crashes, arrested, mugged, beaten, or hospitalized -- usually all within the course of a couple of months. They often claim that their key family members (parents and siblings) are dead. Sometimes, the scammer claims to have an accompanying child overseas who is very sick or has been in an accident.
- The scammer claims to be a native-born American citizen, but uses poor grammar indicative of a non-native English speaker

You will find more detailed information on these scams below. If you are uncertain whether you are the victim of a scam, you can call the U.S. Department of State at (888) 407-4747 or the nearest U.S. Embassy or Consulate. Those who become victims of the below scams should report them to the Federal Bureau of Investigation (FBI) at <http://www.ic3.gov/>. When it becomes apparent you are the victim of a scam, it is best to end all communications with the scam artist, rather than attempt resolution. It is extremely rare for victims to recover lost money. If you feel threatened in any way, you should report your situation to the local police.

The Setup: An American man meets an alleged American woman through an online dating service. After a successful online courtship, the two agree to meet. However, before they do, she must travel to Nigeria to attend to some important personal business. While in Nigeria, she befalls an unexpected tragedy. She is now feeling lonely and vulnerable, and is counting on him to help her through this difficult time.

The Tragic Circumstances: The traveler allegedly becomes a victim of a violent crime, and is robbed of all of her belongings. The manager at the hotel where she is staying has seized her passport and is refusing to allow her to leave the premises until she pays her outstanding bill. Alternatively, her mother who was accompanying her on the trip has suddenly fallen ill. She is unable to pay for the unexpected expenses, and needs assistance taking care of the hospital bill. Often, she claims that she has contacted the U.S. Embassy, but has been refused help.

The Expected Payoff: If he is sympathetic and assists her through her sudden crisis, the boyfriend stands to gain a large degree of gratitude from the young lady. If all goes well, her gratitude for his emotional support will translate, he hopes, into significant goodwill and affection from her when they finally meet.

The Financial Catch: Part 1: Eventually her needs change from emotional support to financial assistance. The tragedy that befell her entails monetary costs – she must pay the hotel bill or take care of hospital fees before she can return to see her new beau. The financial needs range from \$500 for the hotel bill to \$2,000 for the hospital. The unfortunate traveler ends up having serious problems on her way to America. Even after her American boyfriend pays her visa fees and contributes several hundred dollars toward her plane ticket, there are still many more unforeseen expenses.

Part 2: She discovers the Nigerian government has a requirement that all departing Nigerian citizens must prove that they have sufficient funds for travel. This requirement – called the “Basic Travel Allowance” (BTA) – means that the traveler must have the equivalent of \$1,000 US Dollars before Nigerian immigration officials allow her to leave the country.

Part 3: To make matters worse, when she finally overcomes all the Nigerian bureaucratic hurdles – thanks to the boyfriend’s largesse – she has trouble in transit. During her stopover at Heathrow International Airport in London, she is allegedly detained by British Immigration authorities who believe her visa to be fake. Now she needs additional funds to pay a fine before embarking for America.

The Emotional Catch: In an effort to move the on-line relationship forward, the scam artist is quick to identify herself as the victim’s “girlfriend,” or even “fiancée,” some times with promises of marriage as soon as she can return from Nigeria.

The Bottom Line: The above-described scenario is particularly effective because it is not random spam, but is targeted at a specific victim. This scam has innumerable variations. Sometimes the young woman – or man, in some cases -- in distress claims to be an

American self-employed businessman, or Nigerian-American (thus the need to return to Nigeria for family reasons), a British citizen, but occasionally not even American at all. Sometimes victims hear from a Nigerian “doctor” who claims to be treating the victim’s friend. Often the victim claims to have been kidnapped in the Niger Delta (oil-producing region). What all the alleged unlucky travelers to Nigeria have in common, of course, is that they are all very attractive, and they all need money. Women become victims in about 20% of the cases. The scam artist may not even be the same gender as his/her on-line identity. Some victims speak on the phone with their on-line friend/scammer. In rare cases, a few victims have stated that they had already met their on-line correspondent in person once or twice; other aspects of the scam remain identical.

In all, the American citizen victim can lose any or all of the following: \$200 for visa fees, \$800 for supplementing the plane ticket, \$1,000 to supply the BTA [requirement that no longer exists], and \$500 for the fine at Heathrow.

Given the amount of time and effort spent by the perpetrator laying the groundwork, many American victims have trouble believing they are being scammed. Victims often report that they had been corresponding with the love interest (a-k-a scammer) for several months, and only grudgingly recognize the scam for what it is after an American consular officer makes them aware of the economic realities of life in Nigeria.

Victims of this scam should notify the administrators of the dating website that was used.

See Appendices A-F for examples of this scam.

Long-Lost Inheritance – Windfall from a Deceased Relative

The Setup: A lawyer contacts an American citizen to inform him that one of his long-lost relatives has died overseas, often but not always in Nigeria. The relative allegedly was an oil industry worker who died in a car crash or had a heart attack. The deceased relative, according to the lawyer's message, has left a large amount of savings in a bank account which needs to be repatriated to the next-of-kin in the States. Apparently, all closely related family members are also deceased or untraceable – hence the unexpected contact with the long-lost relative.

The Expected Payoff: Since the American citizen victim is apparently the closest next-of-kin, he/she is entitled to take control of the one million or so US Dollars that the deceased has left.

The Catch: The American citizen victim, to obtain the financial windfall, must first pay a money transfer fee of \$200 and the lawyer's fee of \$500 to \$1000.

The Bottom Line: This solicitation comes by letter or through e-mail in the form of long, detailed messages. Adding credibility, the scammers customize the solicitation, tailoring the surname of the mythical dead man to match that of the targeted American victim.

When the victim insists that he has never heard of such a relative, the scammer makes an interesting argument. He has allegedly tried unsuccessfully for several years to find a real next-of-kin, and is on the verge of giving up. The lawyer lets it slip that he is not concerned if the American he is corresponding with is actually related to the deceased person - he just wants to ship the money and obtain his fee.

Interestingly enough, when the scammer mentions that the late Mr. X was working for Y Oil Company, many of the victims have commented that they vaguely remember hearing about the said relative and that he was making an impressive salary with an oil company. In such cases, it is not clear whether the victim in fact had a relative working for an oil company, or whether it is simply the power of suggestion that causes victims to imagine facts that are not true. If the name used for the deceased is in fact that of a family member who was working abroad for an oil company, the victim is all the more convinced that the "lawyer" has access to the company's official personnel records.

See Appendices G-I for examples of this scam.

The Setup: The personnel director at a multinational firm in Nigeria is looking for some intrepid, highly skilled people to do some difficult but well-compensated work in Nigeria.

Alternatively, the organizer of an entertainment event in Nigeria is looking for entertainers from America to perform at their events.

The Expected Payoff: The employee stands to make at least \$150,000 for six month's work plus overtime pay, and will stay in luxury accommodations free of charge. The entertainers make some quick cash, enjoy a free travel opportunity, and gain some valuable exposure.

The Financial Catch: Even though all expenses are paid, the company will require the new employee to pay up-front certain work permit, visa, and immigration fees from their own funds. Unfortunately, this multi-national corporation or music mogul cannot pay the \$1,800 fees for the applicant. The employer can only be sure that the applicant is serious about the offer by having him pay the up-front fees out of pocket.

The Bottom Line: Consistent with the newer forms of the 419 scam, this scam is customized to fit the specific victim. It is not a sudden lucky yet unlikely random event like Windfall From a Deceased Relative or a junk-mail spam solicitation like Laundering Crooked Money (see below), but a cleverly targeted scam focusing on active job searchers. The scammers know the potential victims are seeking employment and tailor the scam to match the type of job for which the victim is searching.

The scammer either posts job notices on legitimate classified sites, or has submitted fake company listings on Internet job sites such as Monster or Yahoo. In the case of entertainers, the scammer searches online for performers' promotional websites. When they find a performer offering services, they craft a solicitation specifically for that entertainer's specialty. Eventually, after the contract is drawn up, they begin to discuss the specific fees the applicant must pay before departing for their new job.

See Appendices J-M for examples of this scam.

Overpayment Refunds – Sorry! Can I have my money back?

The Setup: An American citizen has an item to sell and has advertised it online – usually for auction on eBay. He finds a buyer who pays promptly with an international money order. By mistake, the payer encloses too much money – the money order was made for \$850 instead of \$350. The buyer requests that the seller refund the excess money via Western Union.

The Payoff: Unusual for Nigerian 419 scams, this one does not rely on a significant potential payoff for the victim. It simply takes advantage of the victim's sympathy for the buyer and the desire to maintain good business contacts.

The Financial Catch: The seller assumes that the money order is valid – since the bank has accepted it – and immediately sends the refund via Western Union or other international money order. After a few weeks have passed, the bank informs the seller that the money order was actually a forgery. The bank must therefore deduct the amount of the money order from the seller's account. The seller, therefore, is not only scammed out of the goods, but also the \$500 in cash that he sent as a refund.

The Bottom Line: Many sellers have the mistaken assumption that since a money order was bought with cash, they do not have to wait for it to clear as they would for a personal check. It hardly occurs to the victim that the money order itself could be fraudulent.

The main variant on this theme involves online roommate services. Instead of sending money as payment for goods, the payment is meant as the deposit for renting a room. The scammer usually claims to be a student who urgently needs the excess money refunded so he can use it for paying school fees, transportation, and visas.

Yet another variant has the buyer alleging that there is a third person who owes him money, and he will arrange for that person to pay the seller directly. The amount the debtor sends is in excess of the agreed selling amount, so the seller is kindly requested to forward the difference to the buyer.

Laundering Crooked Money – The Original 419 Fraudulent Scam

The Setup: A corrupt government worker has embezzled millions of dollars from a company or government entity and needs help laundering the money. In order to avoid the local authorities, he needs to send it to an overseas bank account.

The Payoff: In return for his help, the American citizen will receive a cut of the money. The amount varies from scam to scam, but is usually anywhere from 10% to 50% of the ten to twenty-five million U.S. Dollars (or more) being laundered.

The Financial Catch: To avoid creating a paper trail, the Nigerian official cannot take care of the transactional aspects of the deal. He needs the American to make all the necessary arrangements. The practicalities involve a lawyer and some specialized bankers referred by the Nigerian official, all of whom incur costs. The American must pay the lawyer's and bankers' fees totaling several thousand U.S. Dollars before the transfer of funds can be completed.

The Bottom Line: This is the oldest and simplest form of the 419 scam. Most of the solicitations for assistance are initiated in a long, descriptive letter, often with many grammatical errors. The victim is targeted at random and there is little personalization in the solicitation message. In fact, there is no multi-million dollar account; the scammers keep requesting fees from the victim until he realizes he has been scammed. Some victims have lost tens of thousands of U.S. Dollars of their own or borrowed funds. A new variation on the scheme does away with the lawyer fees, favoring a uniquely post-September 11th approach. In this scenario, the money transfer is allegedly being held up by the Nigerian "Anti-Terrorist Enforcement Agency" pending certification that funds will not be used for terrorist purposes. The fee for the Anti-Terrorist Certificate is \$4,000. (*See reference to this agency in Appendix H*).

For additional Information on this type of scam, see the U.S. Department of State brochure "[Tips for Business Travelers to Nigeria](#)".

Appendix A: Emails received by U.S. Consulate General Lagos from concerned victims of the "Gorgeous People in Trouble" scam (messages edited for clarity and grammar; names are abbreviated)

Message 1:

Through Yahoo Personals, I was chatting with a woman who claims to be held against her will in a hotel in Lagos for her inability to pay the bill, which she claims wasn't hers to pay in the first place. She also claims the hotel manager seized her passport and her return flight ticket to the US, and will not give them back to her until she pays.

Message 2:

I received the following communiqué from an American citizen named Ms. D. She claims that she had traveled to Nigeria and had her belongings stolen and is "stranded" there. Ms. D. tells me that her return airline ticket is being held "hostage" pending payment of a \$ 500 hotel bill. She indicated that she is at the M. Hotel and that the manager there is named Mr. S.

Ms. D. has stated that she had her American Express charge card stolen but was told by AmEx that nothing could be done about it..... I find this a bit strange; however, in light of the state of the world's attitude towards Americans, I believe some prudence be exercised in this situation. Accordingly, would you please investigate this situation and help this lady as much as you can.

Message 3:

My boyfriend is stranded in Lagos. His personal assistant has left him there with no money and has stolen his money. He has no way of getting home. I have sent him all the money I can to help him get a plane ticket home. He still needs \$300. Is there anything that can be done? He is a United States citizen. He is from Jacksonville, Florida.

He is in the hospital now, because of the stress of being stranded there. He is in a very bad condition. Having severe pains in his chest. His name is J.A. I am not sure how many hospitals are in Lagos. I am still trying to get more details. If there is anything that can be done, please contact me and let me know please.

Message 4:

My fiancée is there in Lagos, Nigeria. She has been there for about 2 years in school. Thursday evening she was in a car accident and rushed to S. Hospital. She is an American and her name is S.J. from Kinston, NC. She speaks with a heavy African accent after being there for two years.

I have attempted to send her money so that she can leave the country, and both times the guy at Western Union stole the money.

Please help her. Nigeria is no place for an American – especially a woman with no friends, no family and no money.

Message 5:

I am writing to you because I have a very unsettling situation that has occurred. My fiancée departed Lagos via British Airways. She was detained by immigration officials at London's Heathrow Airport. I received a telephone call from an immigration officer. She told me that my fiancée had been detained for expired documents and that they were going to deport my fiancée, unless I, being her fiancé and sponsor, would pay \$2,500 in total fines for violating immigration law. She said that if I can raise the money in time, that they would release her and provide her with new documents so that she could continue her travel to the U.S.

The officer contacted me later and we began discussion over the fines total amount. She stated that there was an actual fine of \$1,200 for the violation. I stated that I think I could raise \$1,200 to pay. She said if I do that, then my fiancée could still be released and given new documents to continue travel.

On 9 Oct 2004, I collected \$1,200 and sent the money electronically, via the Money Gram Store. I was happy to send the money because I thought that the immigration officials would release my fiancée.

Since Tuesday, 12 Oct. 2004, I have not heard from the immigration officer or my fiancée. I have attempted to contact her via telephone but she never answers. Only the voice messaging service answers to leave a message.

I have been very stressed, worrying and hoping that my fiancée, be released and be allowed to continue travel to U.S. to be with me. I have not heard from her since this ordeal has happened. I want to know if she is in good health and that she is okay. Please, I request of you for help in this terrible situation and I thank you, in advance, for any help you may provide.

Appendix B: Instant Messages transcript between “Gorgeous People in Trouble” (scammers) and their victims (some grammar, spelling, and offensive language edited; names are abbreviated)

Conversation 1:

Scammer: How re you today?

American: I'm doing well. You are SUCH a pretty woman!

Scammer: Where did we meet -- on African Singles or Single Me?

American: Dreammates, maybe?

Scammer: How're you doing?

American: I'm doing fine.....are you in Hawaii?

Scammer: Nope get hooked up with little problem here

American: "Hooked up with a little problem?" Explain, please.

Scammer: You care to know? I don't think you can help me out of this mess.

American: Well.....tell me and we will see.

Scammer: My dad he's from us and my mum is from Spain. So I'm a honest lady. And I'm trustworthy lady. And I don't like people cheating. Right now I'm in west Africa. There was a guy that I met when I'm still at home in Florida (two month ago) so the guy told me that he love me. And I told him that I love him too. So he traveled to west Africa. He called me and chat with me on the phone. He really felt in love with me. So he said I should come and visit him in the hotel. So I went down to west Africa, to the hotel and we meet each other in person. But I don't really know that the guy doesn't love me. We have fun and know much more about each other together in the same room. And the next day I can't find this guy any more he ran away with all my money and my goods. All I need now...

American: All you need now?

Scammer: Your help. If you can help me to raise fund and I will pay you back when I get back to the States.

American: How much do you need?

Scammer: \$500 US dollars.

American: Don't you have a credit card?

Scammer: Yes that [swear word] stole everything away from me.

American: Which credit card is it?

Scammer: American Express.

American: Did you call them to let them know?

Scammer: Yes, I did and there is nothing they can do about it.

American: Not true.

Scammer: Please help me out of this mess and I will pay you back. If you don't believe me then bye.

American: For someone who seems to need help, you have very short patience, why is that?

Scammer: Oh, patience? Is that all you have to tell me when I am stuck here?

American: No, but I would like you to explain what you did to extricate yourself from your situation first. You might have some options.....

Scammer: What option? Please tell me.

American: Is Amex your only credit card?

Scammer: Yes.

American: Can you not get a hold of your father?
Scammer: I have no family. They all died in a plane crash on their way back from UK.
American: Did you have a round trip or one-way ticket?
Scammer: The manager seized my ticket because I am owing the hotel bill
American: Which airline did you fly on?
Scammer: British Airways
American: Which country are you in?
Scammer: West Africa
American: Which airport will you need to fly out from, and where do you need to go?
Scammer: I will come back to the States as soon as the manager gets the money paid.
Without that I am going nowhere.
American: How much do you owe?
Scammer: \$500
American: Which hotel are you staying at?
Scammer: Masacca hotel
American: What is the name on your passport? Are you an American citizen?
Scammer: V.D. Yes I am.
Scammer: My father is from America.
American: Have you called the American Consulate?
Scammer: The one here told me that the manager said I will have to pay the bill before he can release my ticket and after that they can do any other help for me.
American: You are being held against your will?
Scammer: But why asking all this question? All I want from you is just that you help me out of here and I will pay you back when I get back to the States. Are you willing to help me?
American: I am, but you must give me reason to believe that this is not just another scam as well.
Scammer: Ok what will I do for you to believe me?
American: How do I know you're not the guy that ditched you and are using her id?
Scammer: The hotel manager's name is Mr. Solomon
American: Is West Africa the name of the country you are in?
Scammer: No. Nigeria.
American: Are you sure about the name of the hotel? I don't see it listed anywhere.
Scammer: I think you can't see it in the USA
American: V., I need to take care of something. I will have to return. I have an emergency here. My son called me on his cell. He has been involved in a car accident.

Conversation 2:

Scammer. And how are we going to meet?
American: It'll be in March but I can fly you here if you can't pay your way.
Scammer: When?
American: Mid march
Scammer: Ok
American: Have you ever rode in a big truck around America?
Scammer: No
American: You wanna?
Scammer: If you want me.

American: Ok cool! Then we can do all sorts of things then!! If you have an open mind it can be a ton of fun on the road!

Scammer: Like what?

American: You'll get to see things that you've never seen before. It's like having a tour of the United States. And I'll be your personal tour guide!

Scammer: Ok, but I think you should have let me come and see your lovely face before ending of this month. Why March?

American: I have to get settled in Nashville first so I have a place for you to come to.

Scammer: See, when I love you I love you for real.

American: Plus that's when I know I'll have the money to pay for your ticket over here.

Scammer: I will be sleeping in where you sleep....

American: You're so sweet!

Scammer: And if you don't mind we will go to Ohio to my dad's house.

American: We could do that.

Scammer: Thanks. So if you wish I come, send the money trough Western Union so I will pay for the ticket.

American: Can't I pay for the ticket form over here?

Scammer: Yes, I do agree and that could have been the best, but Nigeria government says it does not improve their economy system so they have banned any imported ticked buying in other countries.

American: [expletive] that [expletive]! Ok, I'll find out how much that'll cost me.

Scammer: Can you imagine this Nigeria? That's is why I hate them. The ticket is \$1200. You will send it trough Western Union. Then I will go and collect and pay the ticket.

American: I'm sending the \$1200 to a bank?

Scammer: Yes. Let me ask you a question. Because I need true love. If you know that you really love me and you want to marry me then send the money. I will come and see you, but if you don't love me and you never want to marry me please, I don't want to see your money and don't send any. Please, I need true love.

American: I printed your pictures off of the dating site and I look at them everyday. I hope you don't mind.

Scammer: Let me tell you, if you will see me from morning 'til night when I come you will. And if you will talk for hundreds hours I will with you, Honey. I love you because I have a strong believe that you are a trust worthy man and man that will be a father of my children.

American: The men are going to see this drop dead gorgeous dirty blonde haired, blue eyed girl walking through the airport and they are going to just fall out at the sight of you!!

Scammer: And nothing they would do because I belong to you C.

American: I cant believe my luck!! Is these pictures really you?? My God I would be the happiest man walking!!!!!!

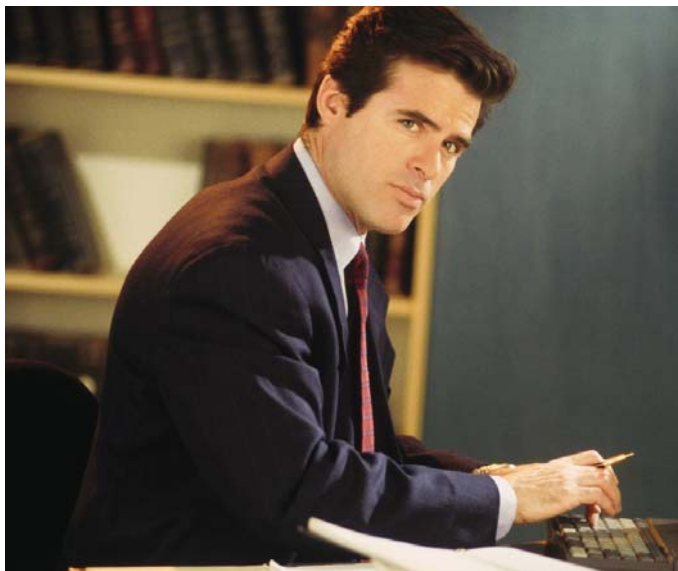
Scammer: I love you honey and I will always love you since you continue treating me well

American: Is the girl in these pictures really you?! I just can't get over your beauty!!!! I can't believe my luck!!!!!!

Scammer: C., would you send the money this week so I may buy ticket

American: Aww babe, I don't have the money yet. I will get it, though. Don't you worry your pretty lil head, hun.

Appendix C: Types of photos used by “Gorgeous People in Trouble” scammers –





Appendix E: Message from “Long-Lost Inheritance” scammer to potential victim (names are abbreviated)

I am Barrister F.A., a solicitor at law. I am the personal attorney to Late Mr. J.K., a national of your country, who was a contractor with Shell Development Company in Nigeria. Hereinafter shall be referred to as my client. On the 21st of April 1998, my client, his wife and their three children were involved in a car accident along Sagbama expressway. All occupants of the vehicle died on the spot. Ever since then I have made several enquiries to your embassy to locate any of my clients extended relatives this has also proved unsuccessful. After these several unsuccessful attempts, I decided to track his last name over the Internet, to locate any member of his family hence I contacted you.

My client left a lot (of) money in banks here as well as bought many other valuable properties worth millions of dollars. I have contacted you to repatriate his money and properties before they get confiscated or the bank accounts declared unserviceable.

I have all documents to this deposit and property all I require is your assistance to relocate especially his huge deposits. Your soonest response is anticipated.

Best regards,
F.A. (Esq.)

Inquiry received by Consulate Lagos from a victim of a Windfall From a Deceased Person Scammer:

I have been told by Standard Trust Int'l Bank PLC's Director of Foreign Operations that my brother died of a heart attack in April of this year. He had a very large deposit in his bank account, but did not leave any telephone numbers or emergency contacts up until they found me. I do have a brother working over in Nigeria in the Oil Industry and I haven't heard from him in a long time.

The bank and he advised me that to get the paperwork done I should contact one of their attorneys to get my brother's certificate of deposit put in my name. They gave me until the 18th to get this done.

The attorney needs a Western Union transfer from me for \$4200.00 before he could proceed. Can I send the money to you so that you can send it to this attorney?

Appendix F: Letter used by "Long-Lost Inheritance" Scammer to entice victim to pay \$4,000 before receiving large inheritance



**NATIONAL ANTI-TERRORIST
ENFORCEMENT AGENCY**
ANTI-TERRORIST HOUSE, WUSE ZONE 11,
GARKI-ABUJA.



Our Ref: ANTI/TERR/001-2005

Your Ref:

Date: 8/03/2005

Head of Administrative Dept.
Anti-Terrorist Enforcement Agency
Lagos-Nigeria.

**ORIGINAL
COPY**

FOR THE ATTENTION OF: MR.

Dear Sir,

IMMEDIATE STOP ORDER ON MR.
IN REFERENCE TO THE TRANSFER OF US\$16,400,000.00

It has come to the notice of the authority of the Anti-Terrorist Enforcement Agency through our Intelligence Monitory Network, that the Pay-Master General of the Federation has effected the transfer of the sum of US\$16,400,000.00 (Sixteen Million, Four Hundred Thousand United States Dollars Only) in your favour.

The said transfer, after due investigation was to be carried out on 7th March, 2005 contrary to Article 102, Section 36, Sub-Section IV of the 1995 Financial and Allied Matters 20 guiding illegal money laundering.

With full apology to the governing board of Pay-Master General of the Federation we wish to remind you of the consequences of remitting such huge sum of money outside the country without complying fully with provisions of the Financial Regulations Provisions of Decree 1 of 1995 which stipulates that an amount of such magnitude should carry "Anti-Terrorist Certificate" which will duly guarantee and cover the money as being legitimately acquired.

By virtue of the power conferred on us, in our capacity as the accredited agency in Nigeria solely responsible for issuing the "Anti-Terrorist Certificate" for such huge amount, we therefore wish to clarify to Pay-Master General of the Federation that the beneficiary of the said fund must be advised to seek appropriate advise "Anti-Terrorist Certificate" before remittance of the said sum is effected.

To this regards, we have already instructed the management of Pay-Master General of the Federation to stop with immediate effect the Payment of the above stated sum. The fee for the Drug/Anti-Terrorist Certificate has been calculated to be US\$4,000.00 (Four Thousand United States Dollars Only) as provided by the International Financial Regulation. Failure for the beneficiary (MR. DAVID FELDERMAN) to abide by these regulations and provide this Certificate within seven (7) working days, the remittance of the fund must be indefinitely stopped with immediate effect.

Please note that this Agreement is in accordance with the United States of American Government and the United Nations as regards the September 11th Terrorist Attack.

Yours faithfully,



ALH. BELLO LAFIAJI
For: Chairman NDLEA'

CC: THE PRESIDENCY
CC: FEDERAL MINISTRY OF FINANCE (FMF)
CC: FEDERAL MINISTRY EXTERNAL AFFAIRS
CC: PAY-MASTER GENERAL OF THE FEDERATION

Appendix G: Letter used by “Long-Lost Inheritance” Scammer to convince victim of next of kin status



ACCESS BANK OF NIGERIA PLC

Stock Exchange Building
Lagos Nigeria.

Tel. 234- 1 -4341174 ,Fax: 234-1-8835051

E- mail: ldept_abn@mail2banker.com

Our Ref. **ABN/NIG-45-03**

Your Ref:.....

The Director
Remittance Office,
Exchange Building
Lagos Nigeria.

RE: PROCESSING OF YOUR INHERITANCE

Dear Sir/Madam

I received your File from the Account Manager **Mrs. Charity Chinenemere** and a Letter of Claim Attach to it for the Claim of your Inheritance left Behind by your late Relative.

After my verification on your File and the Application Letter attached to it with the Information of the Decease and the Documents Presented For the Claim. Your Name was **Approved** as the Next of Kin to the Decease for the release of your Inheritance.

Meanwhile, for the processing and release of your Inheritance, you are to provide this office with the following.

1. Death Certificate of the Deceased
2. Affidavit of True Next of Kin, from Abuja Federal High Court of Justice
3. US\$520.00 processing fee

You are required to Send the \$520 through Western Union money Transfer with the Following Information Below.

NAME : MR. EMEKA OKAFOR (MY SECRETARY)
ADDRESS : WESTERN UNION MONEY TRANSFER ,LAGOS NIGERIA.

Send me the text question, answer and control number of the money sent. Immediately, I receive the processing fees and requested documents i will furnish you with the payment analysis.

Yours faithfully,



DR. BELLO OLUCHUKWU
Director, Remittance Dept. (ABN)

Appendix H: Email string forwarded to U.S. Consulate General Lagos involving a performer and the “Work Permits” scam (messages edited for clarity; names are abbreviated; telephone numbers and email addresses redacted)

Scammer:

Good day to you.

We are very happy to inform you that you have been short listed to perform in our annual federal festival concert taking place from March 2 to March 8 2005. I got to know about you through your promotional website. Henceforth, we will be very happy and grateful if you can make it to this big event. All expenses ranging from appearance fee, flight, hotel accommodation will be taken care if you make your intention of appearance known to us as soon as possible. Could you please clearly state your terms -- just name your price. I do hope to hear from you soon regarding this opportunity.

Regards,

Senator J.I.A.

Chairman, Co-Ordination Committee – Federal Festival Concert
[email address]

American Job Seeker:

Hello Senator,

I have asked my team for there availability and so far all looks good. We are four girls in all. Our pricing is as follows; for one performance we ask for \$600.00 per dancer. Please note that the girls on my team are top dancers here in NYC and all are over the age of 21 and have passports. If possible could you send me a schedule of what is needed of us as well as where we would perform. We would also like some kind of proof of the event you are having just as a precaution. I hope you understand. We also would require a \$1000 deposit a week prior to departure and payment to be paid on arrival. And also how would you be giving payment? By check or cash? I have the ability to take a credit card as well. I look forward to hearing from you and you are welcome to call me. Thank you for selecting us and I hope to hear from you soon.

Scammer:

Good day to you.

You will be lodged at Sheraton hotels (five stars). I will call you later in the day for further discussion.

Your work visas will be processed by our working committee. The officer in charge of processing of visas is Mr. A.J.E.

The visa fee per head is \$250, making \$1000 for the four of you. You need to send this through Western Union money transfer. Kindly scan and email me your passport's photo page immediately for the processing.

The committee needs to know how committed and willing you are for the payment is a determinant/factor. This is a token change for the document processing and visa fees. After this the visas are processed, then we can send you your advance deposit. I am leaving my office now for an appointment. You can reach me on 234-XX-XXX-XXXX.

Regards,

Sen. J.I.A.

Appendix I: Message received by U.S. Consulate General Lagos from a “Work Permits” victim (names are abbreviated):

Dear Sir; I have been offered employment through the Nigeria National Petroleum Corp. in Nigeria. I have been offered \$65,000 a month with \$13,000 going to the government. The person I am in contact with is Prince O.J.. They want me to send them \$800 to register with them. Are there any travel warnings about coming to work in Nigeria?

Unsolicited spam email initiating a Job You Can't refuse scam:

Hello, How is life over there? My Name Is Mr. M. B. I am very happy to mail you. Where do you reside? I am a staff of the United States Embassy. Have you had any working experience? If you're a graduate, then you can apply for the job offer from Exxon Mobil. Visit my family website on [genuine website of someone not related to the scam]. I'll be expecting the response as soon as possible.

If you receive this email, call me on 234.XXX.XXX.XXXX or mail me at bruceunitedstatesembassy@hotmail.com. Have a nice day.

M. B.
United States Embassy
Walter Carrington Crescent
Victoria Island, Lagos.

Appendix J: Fraudulent Nigerian work permit sent to "Work Permits" victim

NIGERIAN IMMIGRATION SERVICE
Eastern Command
Nigeria Immigration Services
Federal Secretariate
Podium Block C
River State
Nigeria

WORK PERMIT COVERAGE PAPER
RE: [REDACTED]

PERMIT HOLDER INFORMATION:

Name in Full: [REDACTED]
Permanent Address: [REDACTED]

Date of Birth: 09/01/1954
Sex: MALE
Nationality: AMERICAN CITIZEN
Residence Address in Nigeria: N.A.O.C. HOUSING ESTATE
RUMUOGBA, PORT HARCOURT
RIVERS STATE, NIGERIA.
Passport Number: 135134098
Date of Issuance: FEB. 10 2005

This is to certify that the permit bearer whose details are shown above has fulfilled the legal requirements of the Nigeria Immigration and the Federal Ministry of Foreign Affairs, Federal republic of Nigeria.

He is legitimately entitled and should therefore given the due expatriate immigrant quota of works within the Professional and Employment institutions of the Federal Republic of Nigeria and not limited to the Governing Acts of the Nigeria legal Constitutions.

TWP Number: TWP-918476999NG
Date of Issuance: 16/02/2005
Expiration Date: 15/02/2006

Authorized Signatures:

Comptroller General
Nigeria Immigration Services
Eastern Zone
Federal Republic of Nigeria

Registrar
Ministry of Foreign Affairs
Federal Republic of Nigeria

Stamp: RECEIVED
Stamp: OFFICE

OFFER OF APPOINTMENT

I received your mail. And just like you were been informed, your credentials has been forwarded to my desk as the Project coordinator of this Company, and the job has been offered to you as system analyst based on your C.V .

Now to further proceedings, I want to let you know that we would not be giving employees a telephone interview due to logistics. Also, I will like to let you know that employees **MUST** arrive Nigeria 1 week before resumption date for proper orientation. Once again, the management of O. Petroleum Company hereby wishes to present to you the following terms of job.

SALARY: Expatriates shall be entitled to a Net Salary of US\$180,000.00 in six (6) months. This salary shall be paid monthly at US\$30,000.00. Work time shall be 40 hours workweek for the job term. Any work performed beyond the normal 40 hrs a week, work time, shall be due for an overtime benefit to be paid at \$300.00 per hour. The first monthly salary shall be paid before employee embarks on journey.

LODGING: First class accommodation will be provided.

TRAVEL: employer for each intercontinental trip shall pay US\$3,000.00 flat rate travel/entertainment allowance, to employee.

Costs: Meanwhile I must get you informed that before you can resume work, you will need some necessary documents before you can be able to work here in Nigeria. You are liable to make charges of \$850usd for the procurement of your working papers which covers:

- 1, Administrative charges : \$100usd
- 2, Diplomatic Courier charges : \$150usd
- 3, Working Permit charges : \$300usd
- 4, Residential Permit charges: \$200usd
- 5, Hard copies of the terms: \$100usd

You are to receive the hard copies of the contract terms and agreement and also your working and residential permit altogether, it will be delivered through diplomatic courier services (DHL) to your designated address.

If you agree with the conditions stated above, Please get back to me for further proceedings. I will lead you on how to facilitate the necessary documents.