

# Advance Fee Fraud

Various reports have been issued to warn against a type of fraud commonly known as 'West African' or '419' advance fee fraud. The fraud has been known in many forms but according to the Metropolitan Police the most common scam begins with a letter bearing a Nigerian postage stamp or frank mark; E-mails are increasingly being used as they are harder for Law Enforcement agencies to intercept.

The writer, usually bearing the title of Doctor, Chief or General, will explain that a 'mutual business associate' has suggested that the writer confidentially contact the addressee.

The letter goes on to explain one of the many scenarios. However, certain aspects are usually constant:

1. There is a large sum of money waiting to be paid out of Nigerian Government coffers for a contract that has been completed;
2. The writer purports to be a Government Official or acting on behalf of or with the knowledge of a top Government Official;
3. The writer is willing to share the sizeable proceeds initially only for supplying a foreign bank account number to be used for the transfer of funds;
4. Secrecy is an absolute must to protect all concerned parties from corrupt government officials who would seize the money if they knew of its existence.
5. More often than not, the name of the Central Bank of Nigeria (CBN) figures prominently in the transaction although they are not involved in any manner. Nigerian National Petroleum Company (NNPC) is also often mentioned lending an air of credibility to the woven story again without their knowledge.

The letters are often littered with spelling mistakes and bad grammar. This is a deliberate ploy by the fraudsters to induce the potential victim to believe that he is dealing with uneducated people who would not have the ability to defraud him/her. Nothing could be further from the truth! The majority of victims prove to be professional business people, doctors and lawyers.

At the heart of the scam is the advanced fee aspect. This means that just when the money is about to be transferred some unforeseen difficulty suddenly occurs and fees from the victim are necessary to overcome the problem.

If you receive a 419 letter, **DO NOT REPLY UNDER ANY CIRCUMSTANCES. The fraudsters have not targeted you personally**, 1000's of these letters are sent out daily to people worldwide whose details have been taken at random from telephone directories etc.

All our alerts are available in a range of formats and languages, including large print. Please contact Community Development if this would be helpful to you, or to someone you know.

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