

Nigerian 419 Advanced Fee Schemes

Advanced fee schemes come in many forms. Here are some examples so you will recognize them and act accordingly:

1.) **RENTAL:** The victim is advertising a room/home for rent on the Internet (legitimate rental site) and someone from out of the country (usually the UK) contacts the victim pretending to be a student traveling to the USA and offering to rent the victim's room/home. They send the victim money orders (fake) to cover first, last, security and "a little extra". All the victim has to do is send the "extra" by Western Union to a person the suspect designates (usually in Nigeria or former Soviet Republic countries).

2.) **SALE:** The victim is advertising a vehicle (boat, car, motorcycle) for sale on the Internet (legitimate website) and someone contacts them to broker the deal (middle person) between the victim and a "buyer" who is willing to pay more for the vehicle than the victim is asking for. For example, the victim may be advertising his vehicle for only \$6,400.00, but the suspect will claim his "buyer" is willing to pay \$10,000.00 for a vehicle like the one offered by the victim. The suspect offers to have his "buyer" send the victim a certified check or money order (fake) for the amount the buyer is willing to pay, and all the victim has to do is cash the check and send (usually by Western Union) the difference to the suspect (or his designee) located out of the country (again, usually in Nigeria, Asia or former Soviet Republic states).

3.) **EXPORT:** The victim receives a written solicitation (usually email or fax) from a family member of a former Nigerian government official who has access to several hundred million dollars (various excuses given as to how the money came about) which the suspect needs to secretly transfer out of the country. In exchange for helping him/her (by providing a bank account in the USA to send the money to), the victim is offered a percentage (usually a few million). All the victim has to do is send their bank account information to them (bank documents are later altered to use as "legitimizing documents" in other frauds against future targets). As this scheme progresses, the victim will be required to send the suspect several thousand dollars (sometimes exceeding over \$70,000.00 over the course of this scam) to pay for bribes, shipping, transportation procurement, etc., all to try to get the BIG money safely smuggled out of Nigeria. This scheme has sometimes resulted in the victim, now throwing good money after bad in a vain attempt at securing "their percentage") actually traveling to a foreign country (usually Nigeria or a nearby African country) to try and force the deal to happen. In these rare cases, the victim is at the mercy of the suspects . They are then extorted* for more money, held for ransom and, in a few documented cases, murdered.

[* The suspects meet the victim in the host country and smuggle them into Nigeria (do not clear through Customs). This is a serious crime in Nigeria. If the victim threatens to go to the police at some later stage (after enduring more delays, excuses and bribes/fees trying to get "their money back"), the victim is informed about the Customs violation. If the victim goes to the local police/government, the victim WILL be arrested and imprisoned for illegal entry into that country. Even if the victim somehow makes it to the U.S. embassy, the embassy may be required to hand the victim over to local government authorities.]

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4.) **INVESTMENT:** The victim receives a written solicitation (usually email or fax) concerning an investment in OIL RESERVES held by the Nigerian Government. This scam follows a similar pattern as above, with the exception that the victim will receive (eventually) documents (fake) of ownership over several hundred thousand (or millions) of dollars in oil reserves/stock. This scam is not that common anymore, but still occurs. It was more successful many years ago when Nigeria was known for its oil industry.

5.) **LOTTO:** The victim is notified by mail that he has won an international lotto (usually from Canada, Austria or a South American country) along with a certified check (fake) for a few thousand dollars. The victim is instructed to deposit the check and use those moneys to pay a third party contact (part of the scam), who will assist the victim in obtaining his "winnings" (usually several hundred thousand dollars or more). Even though the victim never played the lotto in that country, many can not resist being "a winner" and voluntarily participate in the scam. Even after being notified later by their bank that the check deposited was fake, some victims continue to correspond with the suspects in an attempt to get their money back and/or collect their "winnings".

6.) **EMPLOYMENT:** The victim applies for a "work at home" job they found posted in the newspaper or on the Internet, which claims to pay the victim a "commission" ranging from \$300.00 to \$500.00 for each "transaction" the victim "processes" for the suspect company. The victim will receive an official looking employment contract with a "non-disclosure agreement" clause, and some details about what the job will entail. Essentially, the victim will receive checks/money orders (fake) from various sources arranged by the company, and the victim is instructed to deposit these checks into their bank account, deduct their "commission" from the funds and forward (by Western Union) the remaining monies to several "charities" as provided by the suspect company. In reality, these "charities" are individuals located in foreign countries (primarily in the former Soviet Republic).