

## ADVANCE FEE FRAUD

Advance Fee Fraud, otherwise known as 419 in Nigeria simply means the demand for and payment of an advance fee in form of tax, brokerage, bribe, etc under the pretence that such is needed to consummate a business deal whether the business in itself is genuine or not. The term 419 derives from section 419 of the Nigeria Criminal Code, which dealt with this offence before the promulgation of the Advance Fee Fraud Decree No 13 in 1995.

Advance Fee Fraud is introduced to intended victims through scam letters containing false information on:

- Millions of Dollars from over invoiced contracts in Nigeria.
- Millions of Dollars from funds left by deceased persons.
- Contracts for the purchase of vehicles, computers and accessories, medical equipment, etc all running into millions of Dollars.
- The sale of Crude oil.

Requests are initially simply and easily accomplished by unsuspecting minds, and are a natural extension of scam letters, which contain the sort of information mentioned above. These letters are tempting, as they tend to show the ease with which money can accrue to the addressees. Thus when items such as particulars of bankers, Company letter head stationeries and blank Company pro-forma invoices are asked for, they are usually received.

Writers of Fraudulent (scam) letters often purport to be persons of social distinction giving themselves bogus prefixes such as Alhaji, Doctor, Prince, Engineer, Chief, HRH (His Royal Highness) etc. They also lay claim to positions of high status as in being Chief Executive Officers, Chairmen, and Executive Directors etc. These positions are claimed to be held in Government offices such as the Federal Ministry of Finance (FMF), Central Bank of Nigeria (CBN), Nigeria National Petroleum Corporation (NNPC), Nigeria Security Printing & Minting Company (NSPMC), Nigeria Telecommunications (NITEL), Nigeria Postal Services (NIPOST), Ministry of Defence (MOD), etc.

The purported advantage of such proposals lies in the making of huge monetary gains with minimal effort or input. In the case of transfer of funds, there is the inducement of a commission of between thirty to forty percent of the total amount involved to the benefit of the addressee.

Advance Fee Fraud demands surface soon after a link with a would-be victim has been made, and normal course of communication established. Series of demands for money are made under several guises, one demand metamorphosing to the other until the victim is unwilling to make further payments in the apparent realization of deceit in the whole transaction.

Such guises include request for:

- 5% remittance fee
- 1% legal charges
- Job completion certificate charges
- Inheritance tax (in the case of funds supposedly emanating from wills), and
- Value Added Tax (VAT) and Revenue Tax amongst others.

Note that these demands do not exist in normal and actual Government contracts. They are a part of the usual ploy to extort money from unsuspecting victims.

The victims targeted by Advance Fee Fraudsters are in the main, foreign nationals who are invited to the country by fraudulent letters, and investors who having arrived the country for genuine business are schemed into fraudulent and frivolous transactions ostensibly to defraud them. Information about such foreigners is easily and usually obtained from catalogues of foreign companies.

#### What to Do

Upon the receipt of any letter suggesting the inference that it could be fraudulent going by the above analysis, take any of the following actions as applicable:

- Report immediately to the Local Police Authorities nearest to you.
- Report to the Nigerian Mission in your country.
- If you must respond, reply negatively and terminate communication.
- Send back the scam letter to any Nigerian Mission

#### What Not to Do

- Do not respond to the scam letters either by mail, fax or telephone.
- Do not agree to any proposed meeting whether it is to take place in your country, another country or Nigeria.
- Do not part with your money under any circumstances.
- Do not reveal or give out your bank account number: you could be duped.
- Do not be convinced by documents carrying insignia/logo of Federal Government of Nigeria, Central Bank of Nigeria, Nigerian National Petroleum Corporation, or any other Nigeria Government Agency. Such documents are faked or forged.
- Do not accept proposals for remittance of money into your bank account. There is no money to be remitted.
- Ensure security of your vital documents relating to Banks accounts, International Passports, identity cards, fax/telephone numbers, Insurance Certificates, company letter head papers, contractual agreements etc.
- Do not prolong communication as this may convince and lure you into an avoidable mess.
- Do not give out documents or other information about yourself or business especially bank or passports particulars as this may serve as the basis for fraud.

#### Latest Government Measures Against Advance Fee Fraud

- Closure by Nigeria Telecommunication (NITEL) of all telephone business centers all over Nigeria. This was necessitated by the fact that an over-whelming percentage of communication between fraudsters and their victims were through these centers.
- Withdrawal of the International Direct Dialing (IDD) facilities from the public.
- Enlightenment programmes through adverts by the Central Bank of Nigeria (CBN) and other Government agencies.
- Collation of telephone numbers subscribed to by fraudsters (as in the attached list), and subsequent investigation of their activities by the Police.
- Commencement of trials of fraudsters in the Miscellaneous Offences Tribunal, as opposed to the regular Courts.
- The approval of the use of Police as prosecutors in the above mentioned Tribunal.

SAMPLE LETTER ONE

SAMPLE LETTER TWO

## SAMPLE LETTER THREE