



Foreign Advance Fee Fraud

From the Office of Minnesota Attorney General Lori Swanson

Minnesota consumers, businesses, and organizations are being targeted by scam artists that send letters, faxes and e-mails pretending to be from Nigerian or other foreign nationals. For example, a “Nigerian official” may request the use of your bank account to transfer money into the United States or ask you to act as the “next of kin” to a supposedly deceased person. Rather than depositing money in your account, however, the scam operators drain your bank account. The FBI notes that the median dollar loss from Foreign Advance Fee Fraud is over \$5,000 per victim!

The Attorney General warns consumers, as well as businesses, churches and non-profits to be vigilant, since they are often targeted for this scam. Let your family, friends, neighbors, co-workers and employees know to be on guard against these scams.

How the Scheme Works

Letter. You receive a typewritten letter on official-looking stationery that is generically addressed to a business owner or individual. Letters are usually marked “urgent” or “confidential” and postmarked from Nigeria or other foreign countries. The letter, signed by an attorney or supposed government official, outlines a “confidential business proposal” that you can use to make millions of dollars. The offer claims you can make a commission of 25-35 percent for assisting with the transfer of surplus funds. Your bank account number is requested to complete the transaction.

Fax. In this version of the scheme, you receive a fax solicitation similar to the letter described above. Faxes are usually more generic and not addressed to you specifically. Your fax number is probably obtained in a way similar to other junk faxes — through sold marketing lists or scanning machines.

E-mail. Scam artists increasingly send e-mail forms of the scheme in which similar offers are made from foreign nationals claiming to be government officials or

Don't Become A Victim!

- According to the United States Postal Inspection Service, Americans lose over \$100 million per year to Foreign Advance Fee Fraud.
- The Financial Crimes Unit of the Secret Service receives 100 telephone calls and 300 - 500 pieces of correspondence per day from victims and potential victims of the Nigerian Advance Fee Fraud.

attorneys to deceased individuals. Sometimes, the e-mails are addressed to you specifically and mention a deceased person with a similar name to yours.

The Bottom Line: You Lose

If you fall for this scam, you could lose money several ways. First, you will be asked to pay “legal fees,” “taxes,” “government bribes,” “personal expenses,” or other fees. The constant request for money to cover all of these “fees” has exhausted the resources of some victims. Second, your bank account may be drained of money. Third, you may be invited to travel to Nigeria or another country to finalize the transfer of funds. Once there, you will be pressured to pay additional fees and expenses. Several victims who traveled abroad reported that the shakedown took some menacing turns, causing them to fear for their personal safety. In 1995, an American was murdered in Lagos, Nigeria while pursuing the scam, and numerous foreign nationals have been reported as missing. A sample letter of the scam is on the back side of this bulletin.

The bottom line is that **no one has ever received the promised funds**, and losses from participating in illegal foreign business deals are nearly impossible to recover. Once your money is gone -- it's gone for good.

Variations of the Scam

Other forms of so-called “advance fee” fraud schemes have also surfaced. They include pre-payment for products via internet auction websites, advance fee credit offers and others. For instance, one scam artist asked a person selling a car over the internet to cash a check for \$200 over the price of the car and send the \$200 overpayment back to the scam artist. In reality, the check was a forgery. In the latest twist of this scam, the fraudster poses as an American soldier trying to wire money out of Iraq. Scam artists are constantly looking for ways to evolve advance fee fraud schemes to avoid detection, so be on guard against other variations of this scam.

Protect Yourself

If you receive such a solicitation, ***do not disclose your personal information!*** Either throw away the solicitation or forward it to:

United States Postal Inspection Service

180 East Kellogg Blvd.
P.O. Box 64558
St. Paul, MN 55164-0558
(651) 293-3200
www.usps.com/postalinspectors/

If you have been the victim of such a scam, send documentation to:

United States Secret Service

110 South Fourth Street
Minneapolis, MN 55401
(612) 348-1800
www.secretservice.gov

For more information, contact the Minnesota Attorney General’s Office as follows:

Office of Minnesota Attorney General

Lori Swanson
1400 Bremer Tower
445 Minnesota Street
St. Paul, MN 55101
651-296-3353
1-800-657-3787
TTY: 651-297-7206
TTY: 1-800-366-4812
www.ag.state.mn.us

XXXX
XXXX
XXXX
E:mail: xxxxxxxx
Fax: xxxxxxxx

I am **Barrister** xxxxxxxx, a Solicitor at Law. I was the Personal Attorney to late xxxxxxxxxx, whom I shall refer to as my client, who used to be an independent Contractor/Marketer with xxxxxxxxxx in South Africa.

On the 21st of April 2007, my client, his wife And their two children were involved in a car accident along Cape town Express Road. Unfortunately they all lost their lives in the event of the accident. Since then we have made several enquiries to locate any of my client’s extended relatives, but up till now, all our efforts have proved fruitless and abortive. After these several unsuccessful attempts, we decided to trace his relatives over the Internet to locate any member of his family but of no avail, hence I contacted you.

I am contacting you to assist in repatriating the money left behind by my client before they get confiscated or declared unserviceable by the bank where his savings are deposited. Recently, the bank where the deceased had an account valued at about US \$12,500,000(Twelve Million Five Hundred Thousand United States dollars only)issued me a notice to provide the next-of-kin or have the account confiscated within the next twenty official working days.

Since we have been unsuccessful in locating his relatives for over 2 years, I seek your consent to present you as the next-of-kin to the deceased so that the proceeds of this account valued at **US\$12,500,000(Twelve Million Five Hundred Thousand United States dollars)**can be credited into your account as the next-of-kin. For your assistance we have collectively agreed to compensate you with 20% of the total sum.

I have all necessary legal documents that can be used to back up any claim we may make. All that is required is your honest co-operation to enable us succeed. I guarantee that this will be executed under a legitimate arrangement that will protect you and I from any breach of law.
To enable us discuss this further get in touch with me through my secure e-mail addressxxxxxxxxxxxxxxxxxxxxxxxx OR FAX: Efax: xxxxxxxxxxxx

Kindly send your phone and fax number of easy communication.

Best regards,

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