UNIVERSITY OF CALIFORNIA, LOS ANGELES

Advance Fee Fraud

This guide provides information what to do when you receive an unsolicited email or fax asking for assistance in a financial transaction involving a foreign bank or someone you do not know.

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601 Westwood Plaza, Los Angeles, California 90095
310.825.9371 ■ 310.825.1491 ■ 310.206.2550 Fax
www.ucpd.ucla.edu
EMERGENCY: 911

Nigerian advance-fee fraud has been around for decades, but now seems to have reached epidemic proportions. Consumers have told the Federal Trade Commission (FTC) they are receiving dozens of offers from supposed Nigerians promising big profits in exchange for help moving large sums of money out of their country. Apparently, many consumers are continuing to fall for the convincing sob stories, the unfailingly polite language and the unequivocal promises of money.

These advance-fee solicitations are scams. According to the United States Secret Service (USSS), the scam artists are playing each and every consumer for a fool. Here's how it works:

- Claiming to be Nigerian officials, business people or former government employees, con artists offer to transfer millions of dollars into your bank account in exchange for a small fee. If you respond to the initial offer, you may receive official looking documents. Typically, you're then asked to provide blank letterhead and your bank account numbers as well as some money to cover transaction and transfer costs and attorney's fees.

- You may even be encouraged to travel to Nigeria or a border country to complete the transaction. Sometimes, the fraudsters will produce trunks of dyed or stamped money to verify their claims. Inevitably, though, emergencies come up, requiring more of your money and delaying the "transfer" of funds to your account; in the end, there aren't any profits for you to share, and the scam artist has vanished with your money.

If You Receive an Offer

If you're tempted to respond to an offer, stop and ask yourself two important questions: Why would a perfect stranger pick you to share a fortune with? Why would you share your personal or business information, including your bank account numbers or your company letterhead, with someone you don't know? The State Department cautions against traveling to the destinations mentioned in these solicitation letters. According to State Department reports, people who have responded to these advance-fee solicitations have been beaten, subjected to threats, extortion and in some cases, murdered.

If you receive an offer from someone claiming to need your help getting money out of Nigeria or any other country, send it to the appropriate U.S. agency listed below.

If the offer comes via email, forward it to the FTC at uce@ftc.gov. If it arrives via fax, send it to the USSS at (202) 435-5031.

If you have lost money to one of these schemes, send copies of your documentation to the USSS, Financial Crimes Division, 950 H Street, NW, Room 942, Washington, DC 20223. You can reach them by phone at (202) 406-5850 or 419.fcd@usss.treas.gov.

Information about Advance-Fee Fraud is available from the Department of Justice www.justiceonline.org/consum/nigerian.html, the USSS www.secretservice.gov/alert419.shtml and the Department of State travel.state.gov/tips_nigeria.html or www.state.gov/www/regions/africa/naffpub.pdf.