



Crime Prevention for

SENIORS

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“Urgent and Confidential”— The Nigerian Letter Scam

Background

The Nigerian letter scam has been around for decades. Sometimes called the “advanced fee scheme” or the “4-1-9” fraud (after the section of the Nigerian penal code that addresses fraud), it is circulated by email, letter, or fax.

The scam often comes from someone claiming to be an official in a foreign country who has to move a large sum of money out of the country to an American bank and needs your help. In return, the sender offers to give you a percentage—often as much as 20 to 30 percent—but he or she needs your bank information in order to transfer the money. If you respond to the offer, the scam is concluded over the telephone. Once you provide your bank information, you’ll be told you must pay for fees, bribes, taxes, legal expenses, and so forth before the money can be released. And, of course, you will never see a penny of the money.

The Senior Slant

Although the way the scam operates changes from time to time, it is often one that tugs on the emotions, especially those of the elderly. There are several elements that make seniors especially vulnerable to this one:

■ First, the letters and pleas for assistance are always very polite and well-crafted. There was

a time when these letters were poorly written and obviously fraudulent. Nowadays the letters have fewer misspellings, and the tone is always deferential. This ploy works well with seniors who respect politeness.

- Second, the letters almost always include a sob story meant to pull on the heartstrings. In one version, the sender claims that the corrupt government of his or her country is illegally seizing individuals’ land and property and that funds—perhaps the family inheritance—must be transferred to the United States to avoid being confiscated.
- Finally, there is the promise of an astronomical amount of money. Even people who suspect that the letter is a fraud sometimes can’t resist the enormous amount of money apparently being offered.

The U.S. Secret Service is responsible for investigating the Nigerian letter fraud. According to the Secret Service, the most common ploy is the fund-transfer scheme (the scammer promises that the money will be transferred into your bank account after you have paid the fees), but it is not the only one that is reported. In other variations, the letter writer may ask you to help him or her convert precious gems

or coins to cash, buy real estate, or receive shipments of foreign goods for safekeeping. What is always included, however, is the promise of an enormous share of the profit. All you need to do is give the writer your bank information so you can help with the “fees.”

If you receive an offer like this, look for these clues that it’s a scam:

- The letters are unsolicited requests for help. They are usually convincing and sometimes quite creative.
- The writer claims to be an official of a foreign government.
- There is a sense of urgency. You *must* act immediately or the money will be confiscated. This gives you no time to think it through.
- You are encouraged to travel to Nigeria or some other foreign country.

- You receive official-looking (but fake) documents that are supposed to make you think that the offer is real.
- The letter is personalized, claiming that *you* have been specially selected as a responsible and trustworthy person (but millions of these letters are sent out every day).
- You are asked to keep this confidential.
- You are instructed to provide banking information, deposit tickets, company letterhead, and so forth.

To avoid becoming a victim of the Nigerian Money Scam, follow these tips from the National Crime Prevention Council:

- Work from the assumption that these offers are **NEVER** true.
- Ignore and delete email offers; shred letters and faxes immediately.

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