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Nigerian 419 Fraud

Fraudsters and scam artists will stop at nothing when it comes to parting you from your cash. Some schemes have been around for years, while others have evolved or emerged more recently. The Office of Fair Trading (OFT) estimates that consumers in Britain lose £1bn a year to cons. Research has shown that victims of Nigerian 419 e-mail scams are losing an average of £30,000 each; indeed this form of fraud alone is reported to be costing the UK £150 million. According to the research group, Chatham House poverty in Nigeria has led to a marked growth of criminal networks, which have become a “large and pressing problem” in the UK.

Nigerian 419 scams are named after Section 419 of the Nigerian penal code which deals with fraud. They usually arrive in the form of a letter or fax, although e-mail is now being used as well, but all essentially offer the same – to pay you thousands or in some cases, millions of pounds for allowing a large amount of money to be paid into your account in return for a share, commonly 30-40%! Before this can happen however, you are asked to pay an upfront fee (this type of scam is also called “advance fee fraud” for this reason). Upon receipt of this fee, the correspondent offering the unbelievable deal disappears, along with your money. If you have disclosed your bank account details along the way, your bank account will be stripped into the bargain.

The names and addresses of recipients are taken from business directories which are widely sold on the open market in Lagos. Typically the writer claims to be a senior civil servant (The Nigerian Petroleum Corporation being a favourite employer), however Nigerian 419 scams are a constantly evolving threat - some of the more recent and topical 419 scams include:

- A young person orphaned by the tsunami disaster asking for help in moving their parents’ millions out of an overseas bank account.
- A war reporter who has unearthed Saddam Hussein’s missing millions and needs to deposit them in your account.

The 419 letters will sometimes have deliberate spelling mistakes and be written in poor handwriting to appear more “authentic” and so appeal to the reader’s sense of compassion and pity (as well as greed). Most 419 scam letters share various key factors:

- There is a sense of secrecy and urgency.
- The recipient is enticed to travel to Nigeria or a bordering country.
- All communication is dealt with by fax or letter; however the use of e-mail is increasing.
- Various details are requested from the recipient such as blank letterheads, invoices and bank account details.
- There are normally claims of strong ties to Nigerian officials or the senders are high ranking officials themselves.

We have compiled some general tips for avoiding Nigerian 419 Fraud:



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1. If you are targeted, recognise the 419 for what it is – an attempt to defraud you. Any offer that looks too good to be true, is. You will never get anything for nothing so do not let anyone (however plausible) persuade you otherwise.
2. Do not reply to the letter/e-mail, even to say no – by doing so you provide the fraudsters with your signature.
3. Never under any circumstances give out your personal details.
4. Never pay anything upfront to anybody for any reason.
5. Never agree to meet with the people sending you letters.
6. Never expect any help from the Nigerian government.
7. Never travel to Nigeria (or nearby countries) – either to pursue a tempting offer or the people who have ripped you off.
8. Report any losses to the relevant authorities. If the letters arrive in the form of an e-mail, contact the internet service provider from which the scam e-mail originated. Your e-mail should be addressed as: [abuse@\[ISP name\]](mailto:abuse@[ISP name]) e.g. abuse@hotmail.com.
9. Unless you are almost uniquely fortunate never expect to recover any money you have lost.