

## 9Z: THE NIGERIA SCAM

Just on the off chance that someone on the planet has never heard of this or has never gotten one (or worse, got one and didn't realize what it was), it works like this.

You get an Email that says ...

"I am a (bank officer, government official, lawyer, former dictator, businessman, warlord, whatever) in {a foreign country}. There is on deposit in a bank in my country the sum of (amount varies) millions of dollars. This sum is the result of (personal fortune of a murdered politician, oil sales kickbacks that were supposed to go to somebody who is now dead, personal fortune of somebody who died without heirs, money collected for taxes and fees which were not really owed, money the now-murdered dictator told me to spend buying weapons for his apparently incompetent bodyguards). I want to move this money to the US and then move myself there as well, but local laws do not allow me to leave my country with cash. Give me your bank account number and I will transfer these millions of dollars to your account. Then I will fly to the US and you can give me my money and keep 5% of the proceeds for your trouble."

*Wow, you think, I just became rich.* Even better, the odds are that this turkey will never show up and you will get to keep the whole thing. You might even think of stealing the whole amount from this idiot.

If it sounds too good to be true, it almost certainly is. When you get emails like this, assume they are scams and ask other people if they have heard similar stories. The bottom line is:

1. They send millions of these Emails. They did *not* get your name from a trusted friend or business association. [The same Nigerian gangs send email claiming to be from a dozen countries, such as Senegal or Rwanda or Gambia or Liberia or South Africa or Zimbabwe.]

2. There are no millions of dollars. [Just as an aside, the same Nigerians also scam rich Arabs by telling them that the money is en route to buy guns for Palestinians and offering them not just 5% for their trouble but passage to paradise along with 72 virgins (or 72 raisins, the text is unclear).]

3. If you give them a bank account number, they will wire transfer all of the money out of your bank into their bank and you'll have to sue in a Nigerian court to get it back. (You will not win.)

4. If you give them the bank account number of an account with no money in it, they will print checks on the account and use them to buy things and you will have to pay the hot check fees. They may do this after emptying an account that had money in it.

5. The scammers will, if you're really lucky, tell you that they took the money out of your account to pay "fees" and that the big money is on the way. [No, it's *not on the way* and it's not going to be on the way -- at all -- ever. But if you give them the idea that you are falling for their scam, they will keep asking you for more money for fees and keep giving you excuses why the big money isn't in your account yet.]

6. Never, Ever, try to scam these scammers. They are MUCH smarter than you (about being criminals). If you piss them off enough, they will actually start attacking you through the internet and banks and could even send somebody to kill you. No, I'm not kidding. And never, ever, meet with these crooks in person. You'll be lucky to get away without being robbed or kidnapped. And never take their invitation to fly to Nigeria either. You won't see home again, at least not without paying a huge ransom to your kidnappers.

7. Delete the Emails when you get them. Do not reply. Do not tell them you know they are crooks. Do not toy with them. Do not contact them. They send millions of Emails and cannot get pissed at everybody who doesn't reply, only at those who make some effort to piss them off. At most, make it an office joke at the staff meeting that the latest bid from the Nigerians is an even more astronomical sum.

8. If you are amazingly stupid and buy into this deal, you may actually get a check from them. If you try to spend the money, you will go to jail for passing a fraudulent check. One of the things they often do is ask you to put up \$100,000 to pay bank fees or bribes. When you refuse, they will say "we can get an investor to do that for a 10% fee. He will send you the check for you to deposit for us." This is a double-hook. First, you might say "for a 10% fee I'll put up the money myself!" If you do get a check from an "investor" and deposit the check, they will then ask you to wire the money to Nigeria. After that happens, you will be told by the FBI or Secret Service that the check you cashed was stolen and that you need to either refund the money out of your own pocket or go to prison.

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