

## THE NIGERIAN LETTER SCAM

Dear Sir, *(General greeting. The greeting is general because this e-mail is not being sent specifically to you, but to thousands or tens of thousands of e-mail addresses.)*

PERMISSION TO TRANSFER THE SUM OF \$12MILLION USD INTO YOUR ACCOUNT.

I write you after proper consideration that a telephone correspondence may not be an ideal medium to contact you on this matter. Firstly, I will like to introduce myself. I am Mr. Noel Banigo a senior accountant in the office with the honourable Governor of Central Bank of Nigeria. *(Perpetrators of Nigerian Letter Scams always pretend to be a person in some position of authority who has discovered a large sum of money that the authorities are unaware of.)* Headed by my boss, The Governor, Dr. Charles Solodu. I got your contact during my search for a reliable foreign partner on the web. Though during my search, I did not make my intention known to the Governor so it would remain confidential to be explicit.

Recently, in the course of an indepth verification exercise instituted, I made a discovery that prompted this private communication .while conducting our usual verification exercise before been authorized, our overseas correspondence in the united states and Europe to effect payment to our deserving beneficiary, Mr.John Clark. John whose payment has been approved and was to benefit from this quarter's payment, died sometime ago after a brief illness. *(The large sum of money known only to the perpetrator belongs to someone who recently died or is dying. Oftentimes they will use the name of some well-known figure who had died or was killed; but that doesn't mean the story is true.)*

Presently, all efforts have been made to locate any of his benefactors has proved abortive, as they no longer reside in their former home/office address consequently. I am soliciting for your hand in collaboration to divert this fund already approved for payment in central bank of Nigeria. all I require of you is to accept to assist me since I'm not a foreigner and as such, cannot stand as one of the benefactor of late Mr. John

Clark, and immediately, I will divert every information in the payment file with an affidavit on next of kin to instate you as the subcontractor and the benefactor to the payment of \$12,000,000million (US Dollars) already approved for payment in the central bank of Nigeria. i will be glad to transfer all ownership rights to your name in favour of your company ,in anticipation of your favourable reply, you and I will discuss on the mode of sharing the money after I receive your positive response. *(Important to note that the writer has just asked you to pretend to be entitled to receive funds that are not legally yours. The writer is asking you to commit a crime!)*

Finally, after perfected and proper documentation, I will send you the payment release code to enable you receive the payment. Note that this transaction is 100% risk free, hence we are here to perfect the entire process. This is a life time opportunity before us and we would not like to see it go by .I am sincerely counting on your support to make this possible for me to have a proper investment plans in real estate business in your country.

Yours sincerely,  
Mr Noel Banigo

*(If you reply to this offer, at some point you will be told that there are fees or taxes that must be paid, or some official to be bribed before the funds can be released, and they need you to make the payment. If you make the first payment, there will be a second request for funds to cover a new problem, and so on. But you will be told not to worry because any money you spend will be reimbursed out of "their" share when the funds are released. **IT IS ALL A SCAM!**)*

*The Nigerian Letter Scam is also called the "419" Scam which refers to section 419 of the Nigerian legal code that covers fraud. And not all scams of this type come from Nigeria. The perpetrator may claim to be from any country in the world, but all 419 Scams have the following elements:*

- 1. A stranger needs your help to get a large sum of money into their hands.*
- 2. You are required to pretend to be related to the individual who owned the money.*
- 3. You will be given a sizeable share of the money for helping.*
- 4. At some point you have to provide your own money to pay fees, bribes, taxes, etc.*