



Upfront money transfer ('Nigerian') scams

The Set-Up

An email, text or letter offers you the key to a large amount of 'locked' money.

The Hook

To unlock the money, you must send money upfront, for legal, administration or processing fees.

The Sting

You will never see your money again.

How upfront money transfer scams work

Upfront Money Transfer Scams work by getting you to send 'fees' in order to unlock a large amount of money. From hundreds of dollars to tens of thousands, you will never see those fees again.

The most common form is called the 'Nigerian Scam', although it can now come from anywhere in the world. It works like this:

- You receive an unexpected text, email or letter.
- The letter is supposedly from someone connected to a senior government official - such as a Prince, a top executive or public servant - most commonly in a West African nation such as Nigeria.
- They want to use your bank account to get funds out of their country - usually huge amounts in the tens of millions of US dollars.
- In return, you are promised a substantial percentage of the transferred funds.
- If you respond, you will be asked to provide bank details, possibly your company letterhead, and processing fees in advance so that the transfer can be made.
- The fees can start out as small amounts, creating a false sense of security. However, the scammers know that once you have invested some money in the scam you are much less likely to walk away. They will request higher and higher amounts, relating to new fees that need to be paid before you can receive your 'reward'.

Don't respond. You will never see your money or your promised share ever again.

The scammers are aware that you may know this kind of money laundering is illegal. They know that if they can get money out of you, you will be reluctant to go to the police.

Never agree to transfer money for someone you do not know.

There are no get-rich-quick schemes. This type of approach is always a scam, even if the letter sounds genuine and enticing. The only people who get rich from this are the scammers.

These scams are also known as 'Nigerian 419' scams because section 419 of the Nigerian Criminal Code outlaws them.

Money may be 'trapped' for a number of dramatic-sounding reasons, such as civil wars, coups or exotic natural resources.

Inheritances may be 'trapped' by government restrictions or local taxes.

The scammers may have a sad or emotionally involving story to tell, in very polite and respectful language, in deliberately broken English to make you feel that you are dealing with simple people.

Variations on upfront money transfer scams

Cheque Overpayment Scams

It works like this: you sell something on an online auction for \$100, and the buyer sends you a cheque for \$150. You will send a refund along with the item. Then you find out that their cheque bounces, leaving you out of pocket for the item and the extra \$50.

Inheritance/Estate Funds Scams

Often from the UK, these claim to be estate companies trying to track down the beneficiaries of a will. They want you to send legal fees in advance of receiving your inheritance.

The letter may also come from an individual wanting you to act as 'next of kin'. The dead person may even have your last name.

Fraudsters often try to make their claims sound real by referring to a cause of death you can check for yourself, such as an airline crash. Do not be convinced just because the letter makes reference to an event that actually happened.

Offers to Buy Scams

A big order comes in for your goods or services. Beware of any order, particularly in an unfamiliar format, that requires you to send your own money as a requirement for making a sale.

Puppy Scams

This involves the promise of a puppy when all the necessary fees are paid. Adverts are placed in newspapers, auction websites and pet sale websites and could involve the death of a partner, someone that has moved or is moving or resides in another country.

Stolen photos could be used in their adverts, claiming they are pictures of puppies for sale. The seller will ask for money in advance and refer them to a money wiring service. The advance fee in this case, being for the purchase of the puppy, shipping and customs charges. The buyer waits for few days and when they do not receive the puppy attempts to contact the seller, but with no answer.

Do an internet search using the exact wording in the ad – many well known scams can be found this way.

Up-Front Payment Scams

You are asked to send money upfront for a product or 'reward'. What you will get is much less than you paid for, or nothing at all.

Protect yourself from upfront money transfer scams

- Delete the text or email and throw away the letter immediately.
- Remember that money laundering is illegal.
- Do not be pressured into making decisions about investments and your money. Always get independent financial advice.
- Don't respond to an unsolicited email or spam. Never click 'unsubscribe' on a spam email: it only tells spammers that you read spam.
- Don't even respond as a joke: it confirms your email address, making you a repeat target for fraudsters.
- Never send personal, credit card or online account details through an email or text.

Many people have been caught in this scam, so if you have begun to pay out to a scammer, the only answer is to stop paying the fees. There is no reward waiting at the end of this process.

Help protect others from upfront money transfer scams

If you have received this kind of text, email or scam letter, please share your story with us. We will treat your email in the strictest confidence and remove your personal details before posting your story on our site.

[Report your scam story to us.](#)