

MAIL FRAUDS

The Internet has mostly eliminated mail fraud as the scammers migrated to emails and phishing Websites. This exhibit looks at the most common types of mail fraud: the Nigerian bank account, the Ponzi scheme and the advance-fee fraud.

Plan Of The Exhibit

Section 1: The Nigerian bank account fraud

Section 2: The A. Roberts Ponzi scheme

Section 3: The Acorn Employment Bureau advance-fee scheme

Fraud - Prevent it!
La fraude - - Prévenez-la!
090331 20:09 K0A J0X 097



OPUNTIA c/o Dale Speirs
Box 6830
Calgary, AB
T2P 2E7

T

Although most fraud formerly done by mail has migrated to the Internet, some criminals still use the old ways, hence warnings from Canada Post such as this spray-on postmark.

1.1 - Nigerian Bank Fraud: Fraud Letters

This scam offers the victim a chance to share in ill-gotten millions, either from corrupt dealings or an estate of a millionaire whose executors need a safe place to hide the money.



1 C.F.O.
2 FIELD RD,
2 FIELD,

22-10-96



NIGERIAN NATIONAL PETROLEUM CORPORATION

FALOMO OFFICE COMPLEX, IKOYI, LAGOS

FROM THE DESK OF: DR OBA ARUVIA

TO: THE PRESIDENT/CEO

TEL/FAX 234-1-833646

DEAR SIR,

BUSINESS INTRODUCTION

WE ARE MEMBERS OF THE "TENDER-COMMITTEE" APPOINTED BY THE FEDERAL MILITARY GOVERNMENT OF NIGERIA FOR CONTRACT-AWARDS/PAYMENT APPROVAL IN THE NIGERIAN NATIONAL PETROLEUM CORPORATION (N.N.P.C.) OUR DUTIES INCLUDE EVALUATION, VETTING, APPROVAL FOR PAYMENT OF CONTRACT JOBS DONE FOR THE N.N.P.C., ETC.

ON THE 10TH OF FEBRUARY, 1995 THIS COMMITTEE AWARDED A CONTRACT OF \$600 MILLION UNITED STATES DOLLARS TO THE CONSORTIUM OF ABB LUMMUS, J.G.C. CORPORATION OF JAPAN, BOUYGUES OFFSHORE AND A JOINT VENTURE OF SPIEBATIGNOLES AND FOUQUEROLLE, FOR AN ENGINEERING, PROCUREMENT AND CONSTRUCTION IN NIGERIA.

BUT MY COLLEAGUES AND I DECIDED TO OVER-INFLATE THE CONTRACT SUM TO THE TUNE OF \$665M USD WITH THE INTENTION OF SHARING THE REMAINING \$65 MILLION AMONG OURSELVES. THE FEDERAL GOVERNMENT OF NIGERIA HAS SINCE APPROVED THE AMOUNT OF \$665M FOR US AS THE CONTRACT SUM, AND THE SUM OF \$332M HAS ALSO BEEN APPROVED TO BE GIVEN TO THE FOREIGN COMPANIES CONCERNED AS THE MOBILIZATION FEE FOR THE CONTRACT. BUT SINCE EACH OF THE COMPANIES IS ENTITLED TO \$60 MILLION, WE INTEND TO TRANSFER THE REMAINING \$32M USD ABROAD INTO ANY SAFE AND RELIABLE ACCOUNT TO BE DISBURSED AMONG OURSELVES.

MY COLLEAGUES AND I HAVE AGREED THAT IF YOUR COMPANY CAN ACT AS THE BENEFICIARY OF

1.2 - Nigerian Bank Fraud: Fraud Letters

The victim must provide his bank account details so the money can be transferred in. Instead the victim's account is emptied out and the cash sent overseas. Often advance fees are requested as well.



DAYS.

IF YOU WILL AGREE TO WORK WITH US WE SHALL SHARE THE MONEY AS SOON AS IT COMES INTO YOUR ACCOUNT AS FOLLOWS:-

60% FOR THE THREE OF US, 35% FOR YOU, WHILE 5% FOR CONTINGENCIES.

WE SHALL COME OVER TO YOUR COUNTRY TO COLLECT OUR SHARES. IF THIS PROPOSAL IS ACCEPTABLE TO YOU, SEND THE FOLLOWING INFORMATION IMMEDIATELY THROUGH FAX OR ANY FASTER COURIER SERVICES TO ENABLE US COMPLETE AND PROCESS THE MONEY TRANSFER THROUGH NIGERIAN CENTRAL BANK AND EFFECT A CHANGE OF THE CONTRACT BENEFICIARY TO YOUR CHOSEN COMPANY'S NAME.

(A) COMPANY'S NAME AND ADDRESS, (B) TELEPHONE AND FAX NUMBERS, YOUR PRIVATE TELEPHONE/ FAX NUMBERS IF ANY. (C) COMPANY'S BANK AND ADDRESS TELEX, TELEPHONE AND FAX NUMBERS. (D) COMPANY'S BANK ACCOUNT NUMBER. AS SOON AS THESE INFORMATION ARE SENT, PLEASE CONTACT US THROUGH TELEPHONE. SHOULD THIS PROPOSAL MEET WITH YOUR DISAPPROVAL, PLEASE DISREGARD ALL INFORMATION CONTAIN THEREIN AND DESTROY THIS LETTER IMMEDIATELY. WE WILL HAVE ABSOLUTE TRUST IN YOU AND HOPE FOR MAXIMUM SECRECY THROUGH OUT THE TRANSACTION.

LOOKING FORWARD TO YOUR URGENT REPLY.

WE REMAIN.

HON. FRED. ONYIAH

ALHAJI TANKO MOHAMMED

CHIEF BABA LOLA.

NB: DUE TO POOR COMMUNICATION NETWORK IN THIS PART OF THE WORLD YOU MAY NEED THE PATIENT TO TRY SEVERAL TIMES

1.3 - Nigerian Bank Fraud: Fraud Letters



DR. ALEX DANKUDI

Tel/Fax: 234-90-503786

Tel/Fax: 234-90-503878

Lagos - Nigeria.

19th March, 1997.

Sir,

REQUEST FOR URGENT BUSINESS RELATIONSHIP

First, I must solicit your strictest confidence in this transaction. This is by virtue of its nature as being utterly confidential and 'top secret'. You have been recommended by an associate who assured me in confidence of your ability and reliability to prosecute a transaction of great magnitude involving a pending business transaction requiring maximum confidence.

We are top officials of the Federal Government Contract Review Panel who are interested in importation of goods into our country with funds which are presently trapped in Nigeria. In order to commence this business we solicit your assistance to enable us transfer into your account the said trapped funds.

The source of this fund is as follows: During the last Interim regime here in Nigeria, the government officials set up companies and awarded themselves contracts which were grossly over-invoiced in various ministries. The present Military Government set up a Contract Review Panel and we have identified a lot of inflated contract funds which are presently floating in the Central Bank of Nigeria ready for payment. However, by virtue of our position as civil servants and members of this panel, we cannot acquire this money in our names. I have therefore, been delegated as a matter of trust by my colleagues of the panel to look for an overseas partner into whose account we would transfer the sum of **US\$26,400,000.00 (Twenty Six million, Four Hundred Thousand U.S. Dollars)**. Hence we are writing you this letter.

We have agreed to share the money thus:

1. 20% for the account owner (you)
2. 70% for us (The Officials)
3. 10% to be used in settling taxation and all local and foreign expenses.

It is from this 70% that we wish to commence the importation business. Please note that this transaction is 100% safe and we hope to commence the transfer latest in ten (10) banking days from the date of receipt of the following information by **Tel/Fax: 234- 90-503786, 234-90-503878** your Banker's name, company's name, and address, account number and fax number.

The above information will enable us write letters of claim and job description respectively. This way we will use your company's name to apply for payment and re-award the contract in your company's name. We are looking forward to doing business with you and solicit your confidentiality in this transaction. Please acknowledge the receipt of this letter using the above tel/fax numbers. I will bring you into the complete picture of this pending project when

1.4 - Nigerian Bank Fraud: Fraud Letters

MR. DANIEL J. ROBERTS
BODYCOTE HIP LTD.
CARLISLE CLOSE,
SHEFFIELD RD,
SHEEPBRIDGE, CHESTERFIELD,
DERBYSHIRE S41 9ED.
ENGLAND.



GLOBAL INTERNATIONAL AGENCIES LIMITED

HEAD OFFICE: 9 Palace Way, Okota Isolo, Lagos - Nigeria.

will retain 30% of the total amount after the transfer.

All modalities have been worked out with top officials of Federal Ministry of Finance and Central Bank of Nigeria (CBN) to facilitate the remittance of this sum into your account within few working days of receiving the following informations from you.

- A. Name of the Company, Address, Telephone & Fax
 - B. Name of the Bank, Account number, Address, Telex and Fax numbers of the Bank.
 - C. Name of the beneficiary, your personal Telephone and Fax numbers for easier communications.
- The informations will be used to draft an application for the claims and the detailed nature and worth of the contract respectively. Same would be forwarded to various ministries concerned for formal approval, after which photocopies of them will be sent to you.

On receipt of these documents, we shall arrange a meeting immediately with the officials involved for a face-to-face talk and the final arrangement has been perfected here for a successful and hitch-free transfer of this sum of money into your account. Note that we have put in many years of meticulous services to the Government, therefore we will not want our reputable image dented. Therefore, handle this documents with maturity, topmost secrecy and urgency. Please send the informations through my TelFax number: 234-1-4528891.

Serious Note: Fax me with the above fax number of your acceptance or you send the informations immediately. Thank you as we look forward to your immediate reply.

N.B. After a successful transfer 30% for you, 60% for us, 10% mapped out to settle expenses incurred by both parties in the process of transfer.

Yours faithfully,

DR. AHMED BELLO

1.5 - Nigerian Bank Fraud: Photocopied Stamps

Nigerian fraud letters were sent out by the millions. Anyone buying that many stamps will soon be noticed, so when color photocopiers were introduced, they were used to fake stamps.



NIGERIAN NATIONAL PETROLEUM CORPORATION

FALOMO OFFICE COMPLEX, IKOYI - LAGOS.

FROM THE DESK OF: DR. CHIKE MICHAEL AKU
TEL/FAX: 234-1-821757

AND BE REST ASSURED THAT THIS TRANSACTION IS 100% RISK FREE. THERE IS NO RISK INVOLVED ON BOTH SIDES. SIR, IF THIS PROPOSAL SATISFIES YOU, THEN CONTACT US IMMEDIATELY BY INDICATING YOUR INTEREST AND SENDING TO US COMPLETE AND NECESSARY APPLICATIONS IN ORDER TO EFFECT THE TRANSFER SOONEST.

PLEASE, YOUR REPLY IS URGENTLY NEEDED.

THANK YOU AND GOD BLESS.

YOURS FAITHFULLY,

 23/10/97
DR. CHIKE MICHAEL AKU

1.6 - Nigerian Bank Fraud: Photocopied Stamps

Notice the variation in the stamp colors and brightness due to differences in settings of the photocopier.



PRINCE FRANCIS JEGEDE.
TEL/FAX 234-5225-5281.
LAGOS NIGERIA.

Sir,

REQUEST FOR URGENT BUSINESS RELATIONSHIP- STRICTLY CONFIDENTIAL.

First, I must solicit your strictest confidentiality in this transaction, This is by virtue of its nature as being utterly **"CONFIDENTIAL" and "TOP SECRET"**. I came to know of you in the search for a reliable and reputable person to handle a very confidential transaction which involves the transfer of a huge amount of money to a foreign account requiring maximum **CONFIDENCE**. We are Top Officials of the **Federal Government Contract Review Panel** who are interested in the importation of goods and Machinery into our country with funds which are presently trapped in Nigeria. Our duties includes Evaluation, Vetting and Approvals for payment of Contract jobs done for the N.N.P.C e.t.c. In order to commence this business we solicit for your assistance to enable us transfer into your Account the said trapped funds.

The source of this funds is as follows ; During the last interim Regime here in Nigeria, the Government Officials set up companies and awarded themselves contracts which were grossly over-invoiced in the various Ministries. The present Military Government set up a **Contract Review Panel** and we have identified a lot of inflated contract funds which is presently belonging to a very big Government parastatal **NIGERIAN NATIONAL PETROLEUM CORPORATION (NNPC)**; This funds is currently floating in the Central Bank of Nigeria ready for payment. However by virtue of our position as Civil servants and members of this Panel, we cannot acquire this money in our names. I have therefore, been delegated as a matter of trust by my colleagues to look for an overseas partner into whose account we would transfer the sum of **US\$36,561,000.00** (THIRTY SIX MILLION, FIVE HUNDRED AND SIXTY-ONE THOUSAND UNITED STATES DOLLARS) Hence we are writing you this letter.

My colleagues and I have agreed that if your company can act as the beneficiary of the funds on our behalf, you or your company will retain **25%** of the Total amount (**US\$36,561,000.00**), while **65%** will be for us and **10%** kept aside for offsetting any debt/expenses we shall incur both local and international in the cause of the transfer.

It may interest you to know that, last year a similar transaction was carried out with one Mr. Patrice Miller, the President of Craine International Trading Corporation at Number 135 East 57th street, 28th floor, New York 10022 with Telephone number (212) 308- 7788 and Telex number 6731689. After the agreement between both partners in which he was to take 20% of the money, while the remaining 80% for us. With all the required documents signed the money was transferred into his account only to be disappointed on our arrival to New York and we were reliably informed that Mr. Patrice Miller was no longer in that address, while his telephone and Telex number has been reallocated to somebody else. That was how we lost US\$21.5M (USD) to Mr. Patrice Miller.

This time we need a more reliable and trustworthy person and a reputable company's account to transfer this money. Please, note that this transaction is **100% risk free and safe** and we hope to commence the transfer latest (7) banking days from the day of receipt of the following information from you by **Tel/Fax 234-5225-5281**, your **Bankers name & address, Company name & address, Account numbers, Fax and Telephone numbers**, fax numbers preferably. The following information will enable us write letters of claim and job description respectively. This way we will use your company name or any company name you may provide for the transaction to

1.7 - Nigerian Bank Fraud: Photocopied Stamps



DR. FAROUK RAZAK
N.N.P.C., FALOMO COMPLEX
TEL/FAX: 234-1-683552
LAGOS - NIGERIA.

Sir,

RE: BUSINESS RELATIONSHIP - STRICTLY CONFIDENTIAL

I am DR. FAROUK RAZAK an accountant in the Nigerian National Petroleum Corporation (NNPC) and I head a seven man tender board in charge of Contract awards and payments approvals. I came to know of you in my search for a reliable and reputable person to handle a very confidential transaction which involves the transfer of a huge sum of money to a foreign account.

There were series of contracts executed by a consortium of multinationals in the oil industry in favour of NNPC among which were:

- (1) The expansion of the pipeline network within Nigeria for crude oil and downstream products distribution and subsequent evacuation, US \$ 5 Billion.
- (2) Contract for the turn around maintenance (TAM) of the various refineries in the country.
- (3) The construction of storage tanks for petroleum products (Deports) US \$ 90 Million.

The original value of these contracts were deliberately over invoiced in the sum of USD Thirty Six Million, Five Hundred and Sixty One thousand (\$36,561,000.00) which has now been approved and is now ready to be transferred, being that the companies that actually executed these contracts have fully been paid and the projects officially commissioned. It does not matter whether or not your company does contracts project of the nature described here, the assumption is that your company won the major contract and subcontracted it out to other companies.

Consequently, my colleagues and I are willing to transfer the total amount to your account for subsequent disbursement, since we as civil servants are prohibited by the code of conduct bureau (Civil Service Laws) from opening and or operating foreign accounts in our names.

Needless to say, the trust reposed on you at this juncture is enormous. In return, we have agreed to offer you 25% of the transferred sum, while 10% shall be set aside for incidental expenses (internal and external) between the parties in the course of the transaction. You will be mandated to remit the balance to other accounts in due course.

Modalities have been worked out at the highest levels of the ministry of Finance and the Central Bank of Nigeria for the immediate transfer of the funds within 14 working days subject to your satisfaction of the above stated terms. Our assurance is that your role is risk free. To accord this transaction the legality it deserves and for mutual security of the fund, the whole approval procedures will be officially and legally processed with the name of any company you may nominate as the bonafide beneficiary. Therefore, when the business is successfully concluded, we shall then proceed to transfer the funds to your nominated company.

1.8 - Nigerian Bank Fraud: Photocopied Stamps



PRINCE AKINTOLA WILLIAMS

Tel: 234-90-500630

Fax: 234-90-500630

Lagos, Nigeria.

Dear Sir,

REQUEST FOR URGENT/CONFIDENTIAL BUSINESS RELATIONSHIP.
RE: TRANSFER OF US\$31,000,000.00 AMERICAN DOLLARS INTO
YOUR ACCOUNT

After due deliberation, I, on behalf of my other colleagues from different Government of Nigeria owned parastatals agreed to contact you to provide us with a solution to the above mentioned money transfer deal. This fund arose from over-invoicing of various contracts awarded in my corporation to ascertain foreign contractors sometime ago.

We as holders of sensitive positions in our various parastatals, were mandated by the Federal Government to scrutinise all payments made to certain Foreign Contractors and we discovered that some of the contracts executed were grossly over-invoiced either by omission or commission. Also, we discovered that the sum of **\$36M (Thirty Six Million, U.S. Dollars)** was lying in a suspense account at the Central Bank of Nigeria, although the Foreign Contractors were fully paid their contract entitlement after executing the said contracts.

We all agreed that the over-invoiced amount be transferred (for our own use) into a bank account provided by a foreign partner, because we are government workers and as such the code of conduct does not allow us to operate foreign accounts or own a foreign company.

However, we have succeeded in transferring some of this over-invoiced money, precisely **US\$5M (Five Million U.S. Dollars)** into a foreign account in Morocco (North Africa), but the provider of the account in Morocco is up to some mischief and refuses to comply with our earlier mutual agreement, insisting that the total amount be paid into his nominated bank account before disbursement will take effect. If for a meagre **\$5M (Five Million U.S. Dollars Only)** we were not compensated, is it when the balance of **U.S.\$31 Million (Thirty One Million U.S. Dollars Only)** is transferred that we will be sure of our full compensation.

We are therefore seeking your assistance **morally, financially** and otherwise so that the remaining amount of **U.S.\$31M** can be speedily processed and fully remitted into your account. **5% has been mapped out to reimburse both parties of all expenses committed in course of this transaction.**

So far, much has been said and due to our sensitive positions we cannot afford a slip in this transaction, neither, can we give out our identities, as per our respective offices but where relationship is established and smooth operation commences, you will be furnished with all you deserve to know.

1.9 - Nigerian Bank Fraud: Fake Meter Marks

Nigeria never had postage meters during the height of the scam but that didn't stop the culprits from faking them.



NIGERIAN NATIONAL PETROLEUM CORPORATION FALOMO OFFICE COMPLEX, IKOYI, LAGOS

FROM THE DESK OF: BELLO TALABI

TEL: 234-90-400509

FAX: 234-90-400509

DEAR SIR,

BUSINESS INTRODUCTION

TO BE TRUSTED AND INTERESTED IN THIS DEAL THEN WE ARE PREPARED TO DO BUSINESS WITH YOU. WHAT WE WANT FROM YOU IS THE ASSURANCE THAT YOU WILL LET US HAVE OUR SHARE IF THE RECENT INFLATED AMOUNT OF \$41.5M (USD) IS TRANSFERRED INTO YOUR ACCOUNT.

IF THIS PROPOSAL SATISFIES YOU, THEN FAX OR PHONE YOUR RESPONSE USING THE ABOVE FAX/TEL NUMBERS, SO THAT WE CAN DISCUSS THE MODALITIES INVOLVED.

PLEASE SIR, KINDLY TREAT AS VERY URGENT AND STRICTLY CONFIDENTIAL REPLY THROUGH PHONE OR FAX. I HONESTLY ASSURE YOU THAT THIS TRANSACTION IS 100% RISK FREE.

I LOOK FORWARD TO YOUR URGENT REPLY. THANK YOU FOR YOUR EXPECTED CO-OPERATION AND GOD BLESS YOU.

YOURS FAITHFULLY,


BELLO TALABI

1.10 - Nigerian Bank Fraud: Fake Meter Marks

The fake marks were rubber stamps and often sloppily applied. Postal clerks didn't care or notice when a batch of hundreds on envelopes was brought in. Many of them were in on the take.



NIGERIAN NATIONAL PETROLEUM CORPORATION

FALOMO OFFICE COMPLEX, IKOYI, LAGOS

FROM THE DESK OF: DR. ANTHONY IKE

TEL: 234-90-400509

FAX: 234-90-400509



DEAR SIR,

BUSINESS INTRODUCTION

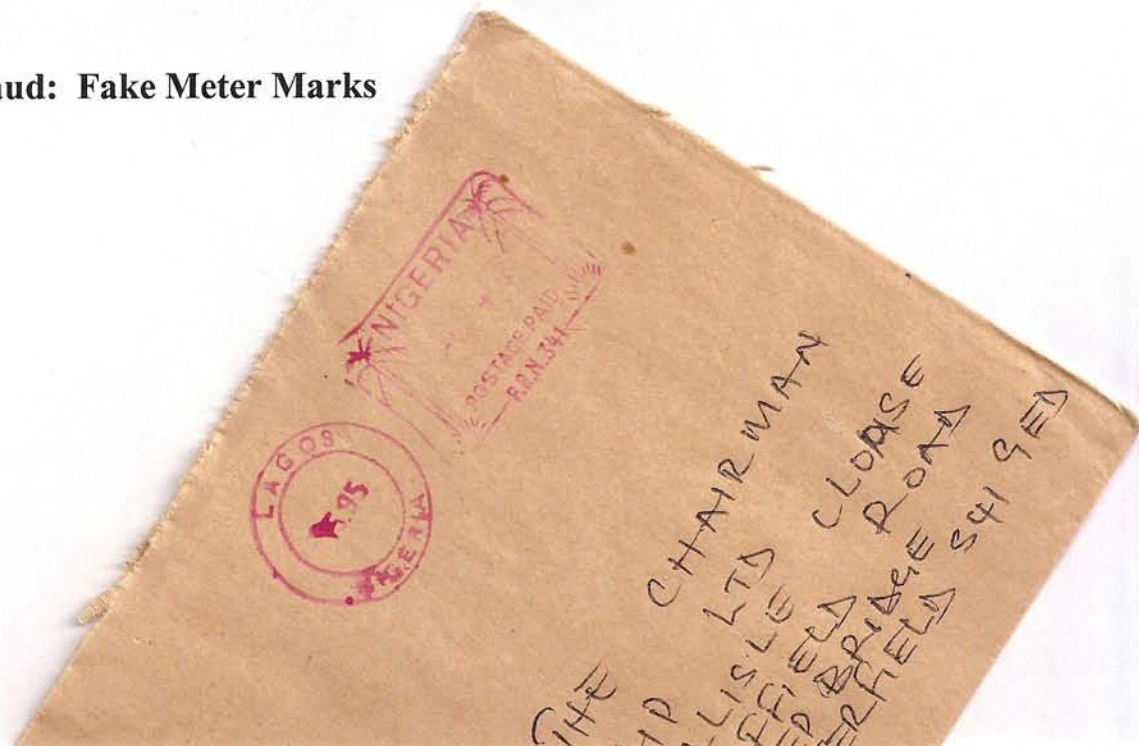
WE ARE MEMBERS OF THE "TENDER-COMMITTEE" APPOINTED BY THE FEDERAL MILITARY GOVERNMENT OF NIGERIA FOR CONTRACT-AWARDS/PAYMENT APPROVAL IN THE NIGERIAN NATIONAL PETROLEUM CORPORATION (N.N.P.C.) OUR DUTIES INCLUDE EVALUATION, VETTING, APPROVAL FOR PAYMENT OF CONTRACT JOBS DONE FOR THE N.N.P.C. ETC.

ON THE 13TH OF JUNE, 1995 THIS COMMITTEE AWARDED A CONTRACT OF \$600 MILLION UNITED STATES DOLLARS TO THE CONSORTIUM OF ABBLUMMUS, J.G.C. CORPORATION OF JAPAN, BOUYGUES OFFSHORE AND A JOINT VENTURE OF SPIEBATIGNOLES AND FOUGUEROLLE, FOR ENGINEERING, PROCUREMENT AND CONSTRUCTION WORK IN NIGERIA.

BUT MY COLLEAGUES AND I DECIDED TO OVER-INFLATE THE CONTRACT SUM TO THE TUNE OF \$665M USD WITH THE INTENTION OF SHARING THE REMAINING \$65 MILLION AMONG OURSELVES. THE FEDERAL GOVERNMENT OF NIGERIA HAS SINCE APPROVED THE AMOUNT OF \$665M FOR US AS THE CONTRACT SUM, AND THE SUM OF \$341.5M HAS ALSO BEEN APPROVED TO BE GIVEN TO THE FOREIGN COMPANIES CONCERNED AS THE MOBILIZATION FEE FOR THE CONTRACT. BUT SINCE EACH OF THE COMPANIES IS ENTITLED TO \$60 MILLION, WE INTEND TO TRANSFER THE REMAINING \$41.5M USD ABROAD INTO ANY SAFE AND RELIABLE ACCOUNT TO BE DISBURSED AMONG OURSELVES.

MY COLLEAGUES AND I HAVE AGREED THAT IF YOUR COMPANY CAN ACT AS THE BENEFICIARY OF

1.11 - Nigerian Bank Fraud: Fake Meter Marks



The ten business relationship we request from you is that we want to use some part of this money (\$32,053 Million) to import your products into Nigeria. We therefore solicit your co-operation in remitting this \$32,053 Million U.S. Dollars outstanding balance by providing your bank account where this money will be remitted to. Since it is not possible for us to claim it here in Nigeria without a foreign assistance.

If this business offer interests you, we agreed to give you a commission of 30% of the total money. While we set 10% aside for any miscellaneous expenses any party may incur during the process of transferring this money. Some part of the remaining 60% will be used for the importation of your product, while the remaining may be kept for any further investment you may even advice.

All modalities to effect the payment and subsequent transfer of this money has been work out by my officials and there is absolutely no risk involved in this transaction.

It is pertinent to note at this point that the importation of your products will be continual, hence, this business transaction is successful and in completion (i.e. when the money gets into your account) we shall have a face to face meeting for closer deliberation in as much as we may likely resign from Government service for private business. If you are interested, please reply to the above fax line (234-1-831534) immediately as you may understand that this matter is confidential.

MOST IMPORTANT TO ENCLOSE NOW IS:-

1. Name of your bank, account number, phone and their telex number and your bank account number where this money will be lodged, and we will also be glad if you can let us know your company and products.
2. Your phone and fax for easy communication.

The use of these information have become necessary to enable us formally apply for this payment. All things being equal, this transaction is expected to take between 8-10 working days to complete. If you have any question, please do not hesitate to fax me on the above number (234-1-831534).

Thanks and I look forward to your co-operation and immediate response.

Yours faithfully,

IFE R. IWELLE
DR. IFE R. IWELLE.

1.12 - Nigerian Bank Fraud: Fake Meter Marks



PRINCE GOLDEN DAGOGO.

Telefax: 234-1-2631261

Lagos - Nigeria

17th May, 1996.

again

Dear Sir,

REQUEST FOR URGENT CONFIDENTIAL BUSINESS RELATIONSHIP.

CONFIDENTIAL

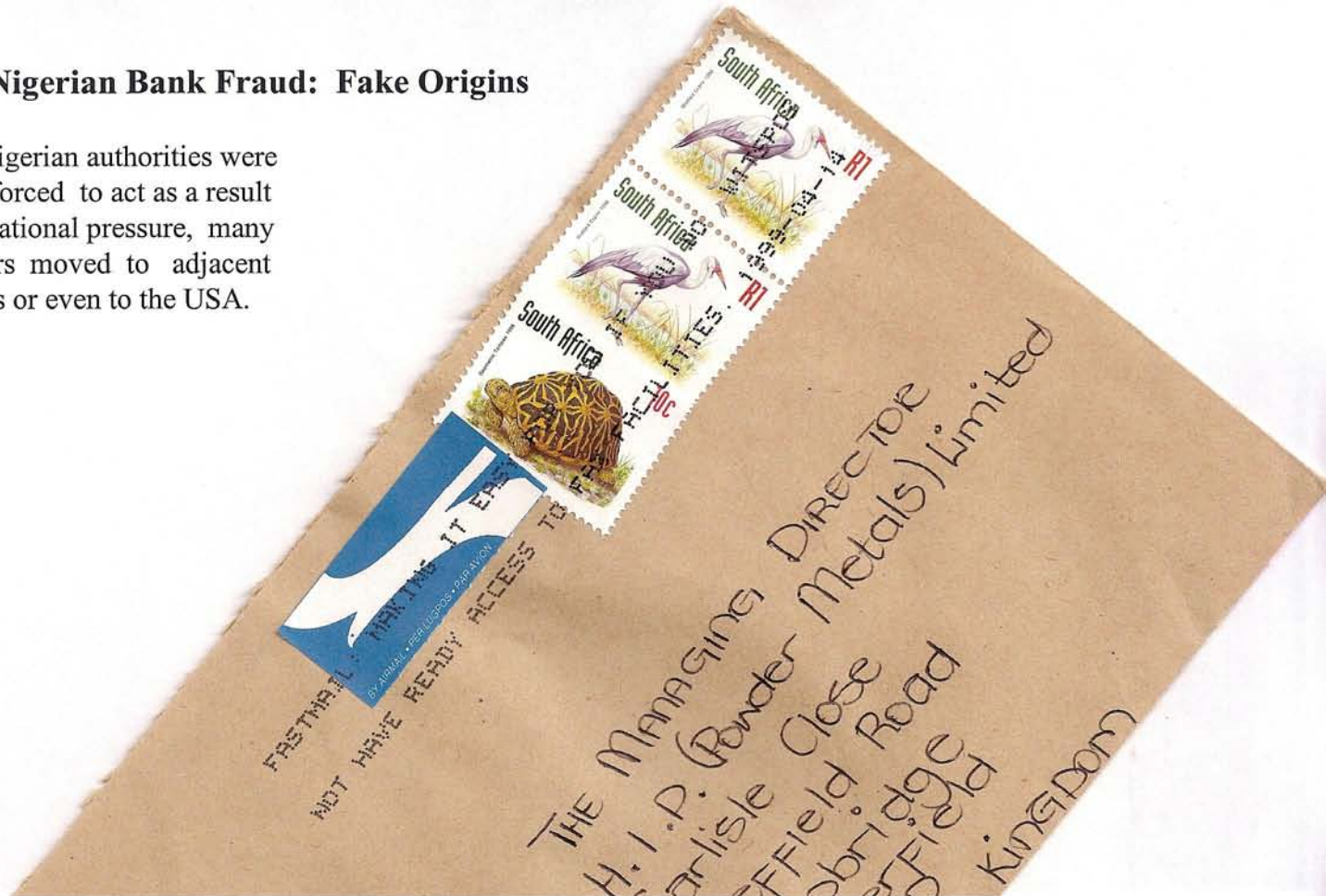
We got your credible contact from the foreign trade office of the Nigerian Chamber of Commerce and Industry. Actually, we are project costing consultants with the Nigerian National Petroleum Corporation (NNPC). Our duties include evaluation, vetting approvals for payments of contract jobs done for the NNPC. We tactfully raised values of contract sum of US\$40m (Forty- million United States Dollars) to a foreign firm for onward disbursement among us, our director of finance and director of audit. These two directors are to ensure that this deal is 100% covered from any form of probe. Thus, this transaction.

PROJECT DETAILS.

We agreed that the over - invoiced contract sum of \$40m United States Dollars be transferred into an account provided by a foreign partner, because we are civil servants and the code of conduct does not allow us to operate foreign accounts.

1.13 - Nigerian Bank Fraud: Fake Origins

When Nigerian authorities were finally forced to act as a result of international pressure, many scammers moved to adjacent countries or even to the USA.



PRINCE MARK SESE SEKO
2A RIVONIA ROAD
SANDTON JOHANNESBURG
REP. OF SOUTH AFRICA

FAX 27-11-315 1088

ATTN: MANAGING DIRECTOR

This very confidential request should not come as a surprise to you. I am **Prince Mark Sese Seko**. I worked as the personal adviser on defense matters to the late **President Mobutu Sese Seko** the former president of ex-Zaire, now **Democratic Republic of Congo**.

At the height of the crisis that led to Mobutu's overthrow from power, he personally mandated and instructed me to create and equip fully a special Army Elite Corps to protect him against the rebels then led by the present **President Laurent Kabila**. This instruction was very discreet and highly confidential and was backed up with a sum of USD\$16.5 million in cash for the purchase of arms and ammunition for the elite corps from Republic South Africa (R.S.A.).

I brought this fund to R.S.A, where I was supposed to negotiate and purchase the arms and ammunition from **ARMSCO**. This money was transported through diplomatic means in two treasure boxes and only the then ambassador knew of my mission. However, the negotiation was still in progress when the rebels led by **Laurent kabila** over-run **Kinshasa** and **President Mobutu** and his family fled to Morocco for their lives. We quickly decided to stop all negotiation and diverted the funds to our personal use as it was a golden opportunity and we could not go back to our country due to our loyalty to the overthrown Government of Mobutu.

This money is presently deposited in a Security Company here in Johannesburg although they do not

1.14 - Nigerian Bank Fraud: Fake Origins

Notice the difference between the point of origin and the address on the letter.



NIGERIAN NATIONAL PETROLEUM COMPANY

FALOMO OFFICE COMPLEX. IKOYI - LAGOS.

FROM THE DESK OF: ENGR. VICTOR .O. NDIDI
TEL/FAX: 234 - 1 - 2880964

DATE: 23RD JUNE, 1999

SIR,

BUSINESS INTRODUCTION

THROUGH THE COURTESY OF BUSINESS OPPORTUNITY, I TAKE LIBERTY ANCHORED ON STRONG DESIRE TO ESTABLISH A LONG LASTING BUSINESS RELATIONSHIP WITH YOU TO WRITE THIS LETTER OF REQUEST FOR PARTNERSHIP WHICH I HOPE YOU WILL GIVE YOUR URGENT ATTENTION.

WE ARE A TEAM OF TOP OFFICIAL WHO ARE HIGHLY PLACED WITH THE NIGERIAN NATIONAL PETROLEUM CORPORATION (NNPC) AS WELL AS THE FEDERAL GOVERNMENT CONTRACT REVIEW COMMITTEE (CRC), WHO ARE INTERESTED IN COMMENCING AN IMMEDIATE BUSINESS RELATIONSHIP WITH YOU. WE HEREBY SOLICIT STRONGLY FOR YOUR ASSISTANCE, TO ENABLE US TRANSFER (FOREX) FUNDS WHICH TOTAL US\$ 37,700,000.00 (THIRTY - SEVEN MILLION, SEVEN HUNDRED THOUSAND UNITED STATES DOLLARS ONLY) INTO A RELIABLE PERSONAL OR COMPANY BANK ACCOUNT OVERSEAS WHICH YOU HAVE ABSOLUTE CONTROL OVER.

THESE FUNDS ARE PRESENTLY TRAPPED IN THE (NNPC) ACCOUNT WITH THE CENTRAL BANK OF NIGERIA. THESE ARE AS A RESULT OF GROSSLY OVER -INVOICED CONTRACTS WHICH WERE EXECUTED FOR THE NNPC DURING THE LAST ADMINISTRATION IN NIGERIA AND ARE PRESENTLY UNDER VERIFICATION. TO THIS EFFECT, THE PRESENT ADMINISTRATION IN NIGERIA SET UP A CONTRACT REVIEW COMMITTEE OF

1.15 - Nigerian Bank Fraud: Fake Origins



Bodycote Powdermet AB
P.O. Box 209, SE-73523 Surahammar
73531
Sweden

Attn.: Björn Gustafsson ((Executive officers/F"retagsledning))



June 1, 2001

FAX: (310) 358-9917

Dear Sir,

I am writing on behalf of my colleagues in the Nigerian National Petroleum Corporation (NNPC) Lagos Nigeria. We are members of the Contract Award Committee with the responsibility of awarding contracts to foreign firms. I have been assigned to seek for assistance of a reliable foreign company through which we can transfer the sum of Thirty One Million United States Dollars (\$31,000,000.00). This was a result of an over-invoice contract awarded and executed by a Japanese firm in our corporation some years ago. However the current political climate in the country since the assumption of office by the new democratic government gives us the opportunity to transfer these funds out of the country. I am presently in the United States for an official assignment and I would like to use this opportunity to link you up with this business proposal which I hope will be of mutual benefits to all of us.

Our contact in the Central Bank of Nigeria and Federal Ministry of Finance have given us the go ahead order for the remittance of these funds. In the same manner we have set machineries in

1.16 - Nigerian Bank Fraud: Fake Origins



Engr. Douglas Opobo
Director, Project Implementation
Falomo Office Complex,
Ikoyi - Lagos
Tel/Fax.: 234-1-2880133

STRICTLY CONFIDENTIAL

Sir,

It is my great pleasure in writing you this letter on behalf of myself and my colleagues. Your particulars were given to me by a member of the Nigerian Export Promotion Council (NEPC) who was at the Federal Government Delegation to your country during a trade exhibition. I have decided to seek a confidential cooperation with you in the area of project implementation. I have decided to seek expenses.

The business it self is 100% safe, on your part provided you treat it with utmost secrecy and confidentiality. Also your area of specialization is not a hindrance to the successful execution of this transaction. I have reposed my confidence in you and hope that you will not disappoint me. While we wait for your reply my direct Tel/Fax No.: 234-1-2880133

Thanks for your cooperation

Your faithfully,

Opobo
Engr. Douglas Opobo. 10/06/99

2.1 - Ponzi Scheme: Roberts of Liverpool

The pyramid scheme dates back centuries, in which earlier investors in the scheme are paid back out of money from later investors. The scheme operator runs the plan as it grows exponentially, at first recycling the money to the investors. Once the incoming flow reaches an appropriate level, the operator keeps all the money and skips town, leaving the last investors with nothing.

An example from the early 1960s is the man calling himself A. Roberts of Liverpool. He mass-mailed the pink advertising flyer as seen here, offering to double their money on a betting stakes scheme. Thousands of gullible people fell for it.

The envelopes in which this and subsequent flyers were mailed in were not preserved by the victim. However, if you look closely, you will see the fold marks on them which indicate the flyers were in an envelope.

100% **FREE** 100% **BETTING SERVICE**

**Double your money within 7-14 days!
Without Charges or Commission!
100% Winnings Every Time!**

Minimum Stake 10/- ——— Maximum Stake £25

100% certainties on Horse and Dog Racing and Casinos.

**SIMPLE ! SAFE ! CERTAIN !
We do all the Betting for you.**

Send cash or Postal Order together with stamped addressed envelope
WE SEND YOU BACK DOUBLE YOUR MONEY WITHIN
7-14 DAYS FROM RECEIPT OF YOUR STAKE. Cheques
require a further 5 days for clearance.

A large reserve fund is held to cover any emergency or unforeseen
circumstances.

If our weekly requirements are exceeded clients stake money will
be refunded by return of post. Clients must be over 21 years of age.

All business carried out in the strictest confidence BY POST ONLY.

ALL MONIES MUST BE ACCOMPANIED BY A STAKE TICKET
AND STAMPED ADDRESSED ENVELOPE. THE RECEIPT
PORTION OF THE STAKE TICKET MUST ALSO BEAR A 2½d
STAMP IF YOU WISH ACKNOWLEDGEMENT OF STAKE.

SEND TO-DAY to :—

**A. ROBERTS, P.O. Box No. 151, 26 ISLINGTON
LIVERPOOL 3.**

Extra stake tickets obtainable on request from the above
address. PLEASE SEND STAMPED ADDRESSED ENVELOPE.

G.P.C., 23 JAMES STREET, GARSTON.

2.2 - Ponzi Scheme: Roberts of Liverpool

The victims mailed in reply postcards. The two side are shown here.

THIS TICKET is worth £25 to YOU !

by taking advantage NOW of our


FREE BETTING SERVICE!

WE BET FOR YOU! NO CHARGE OR COMMISSION

We will double your Stake Money for you after 7-14 days.

Minimum Stake - 10/- Maximum Stake - £25

100% WINNINGS EVERY TIME!

 Send **CASH ONLY** together with Stamped Addressed Envelope, but if Stake is over £5 a Registered Addressed Envelope please for the return of your winnings to:—

A. ROBERTS, P.O. Box No. 151, 26 ISLINGTON, LIVERPOOL 3.

All business by Post Only. Strictly Confidential.

NAME..... I am over 21

ADDRESS

AMOUNT ENCLOSED..... DATE.....

P.T.O.

NO
37247

For Office Use Only.

NO
37247

Fill in your own Name and Address on the lower portion of this Ticket and affix a 2½d Stamp. This will then be returned to you as a Receipt for your Stake.

FOR OFFICE USE ONLY

Date received.....

Amount of stake.....

Date of despatch.....

Amount of winnings.....

Folio.....

DO NOT DETACH.

POST CARD

AFFIX
2½d.
STAMP

To...

M.....

2.3 - Ponzi Scheme: Roberts of Liverpool

One sign that this was a scam was the insistence on cash only. At the court trial, it was estimated that A. Roberts was taking in 16,000 pounds sterling daily.

A. ROBERTS

P.O. Box No. 151

26 ISLINGTON, LIVERPOOL 3.



Dear Client,

Owing to the overwhelming demand for our services and due to the very high cost of Bank Clearing Charges we would be most grateful if you will send CASH ONLY in future.

We will pay you "Double Your Money" after 7—14 days from receipt of your Stake Ticket by CASH ONLY.

We therefore request you to send a REGISTERED ENVELOPE for the return of your winnings if your stake is over £5.

Yours sincerely,

A. ROBERTS.

2.4 - Ponzi Scheme: Roberts of Liverpool

When Roberts' Ponzi scheme finally collapsed, hundreds of self-addressed registered envelopes were found, which were later sold off into the philatelic market to recover a tiny fraction of the lost money.

For Official
Registration Label
F size envelope

REGISTERED LETTER
This letter must be handed
to an officer of the Post
Office and a receipt obtained

To *Mr. F. CATO*
157 A Muirhead Ave East

REGISTRATION AND POSTAGE
1/9

For Official
Registration Label
G size envelope

REGISTERED LETTER
This letter must be handed
to an officer of the Post
Office and a receipt obtained

To *H. E. CHETTER ESQ.*
7, GLENFIELD RD

REGISTRATION AND POSTAGE
1/9

For Official
Registration Label
H size envelope

REGISTERED LETTER
This letter must be handed
to an officer of the Post
Office and a receipt obtained

To *MR. J. C. BUCKLEY,*
4, FOXCOVERT,
NETHER PEPPER,
NR. KNUTSFORD,
CHESHIRE.

REGISTRATION AND POSTAGE
1/9

Registration
Fee *s* *d* paid

2.5 - Ponzi Scheme: Roberts of Liverpool

As is common in Ponzi schemes, none of the money was recovered. A. Roberts turned out to be John Bailey, who was convicted in Nottingham Assizes. He was sentenced to seven years and served five, later dying in poverty in 1973.

Bets man takes secret to the grave

By ESTHER RIPLEY

DOUBLE - YOUR - MONEY man John Bailey died in poverty last week.

He was said to have made £300,000 out of get-rich-quick punters. But what happened to the missing fortune is still a mystery.

Bailey, who was 58 when he died, took the nation by storm in the early 1960s with his free betting service.

The bait was tempting. Circulars invited punters to let him bet with their

money. "I will double it within seven days," he said.

More than £16,000 a day flowed into his back-room offices in London, Grimsby and Liverpool.

Luxury

Bailey bought a luxury bungalow, cars, an armoury of guns and surrounded himself with bodyguards to keep angry punters at bay.

Bailey fled when his "minders" turned on him. And when police tracked him down in Grimsby he was a terrified man.

At his trial at Nottingham Assizes, where he was jailed for seven years, it was said that he had £300,000 — enough to repay all the punters.

"Is it above or below ground?" the prosecution

asked. Bailey would never say.

He took the secret with him to prison for five years. He guarded it closely in his last years as a sick man in a terraced house on the outskirts of Grimsby. Now he has taken it to the grave.

Nonsense

The widow, Mrs. Alma Bailey, told me: "I was always thankful for the little we had. But John was a man who always wanted money. He was never satisfied."

"I couldn't stay in our bungalow — it just was not ours. Money like that could never make me happy."

"This £300,000 story is all nonsense really. He never talked to me about it, and as far as I'm concerned it doesn't exist. "We had no money

when John came out of prison, but it was best that way. John used to say if he had no money no one would bother him. It was a blessing."

Bailey left no will. All Alma, 55, has now is her little house, a job at a fish factory and her husband's disability pension.

3.1 - Advance Fee Scheme: Acorn Employment Bureau

Advance fee frauds are simpler to run but do not last as long. A service or product is advertised at a cheap rate but with the requirement that a fee, in cash of course, be sent first. The fraudster simply pockets all the incoming money and does nothing else.

The Acorn Employment Bureau advertised in areas of high unemployment, offering work to distribute vouchers and manufacturer's samples door-to-door. The Bureau required a 5 shilling fee to cover postage and correspondence costs. The principals took the money, did nothing further, and never responded to further enquiries.



ERIC ALDRED
SCOUTMASTER(S) 9th CORBY
8, LAWRENCE COURT,
CORBY.

Dear Sirs,



Would you please forward full details of the posts advertised in the enclosed cutting. I hope to use this as a fund raising activity for a party of Senior Scouts was ages range from 14½ yrs to 19 yrs.

Yours faithfully

3.2 - Advance Fee Scheme: Acorn Employment Bureau

One of the flyers sent out by the Acorn Employment Bureau.

The Acorn Employment Bureau

Principle: M. OLDHAM

DOOR TO DOOR
DISTRIBUTION OF
SAMPLE VOUCHERS
FOLDERS

**15 Sweeting Street,
Liverpool - 2**

10,000 PART-TIME
WORKERS AVAILABLE
THROUGHOUT THE
COUNTRY

Dear Sir/Madam,

Thank you for your reply to our advertisement for door to door distributors. WE have been instructed to recruit agents for *REGULAR* contract work throughout the country. This work consist's mainly of the door to door distribution of vouchers and samples for the many large soap manufacturers. This type of work is posted to your home address each week in lots of 3,000 and can be circularised in your own area day or evening to suit yourself, as this work is classed as casual labour, insurance cards or tax do not apply. The rate of pay is 25/- per 1,000 and should not take up more than 12 hour's of your time each week. It is essential however that you will be available to undertake additional work of this type when required. We pay extremley high rates for this extra to ensure YOU give your prompt attention.

WE will register YOU entirely free with the BUREAU as a distributor. We consider ourselves in a good position to offer you a minimum of 38 weeks each year.

Besides the work mentioned we are able to offer other types as listed below if you consider yourself able to undertake this please tick as required. It is necessary however to ask for a nominal fee of 5/- to help cover the cost of correspondence, postage etc., to keep you informed regularly when distribution campaigns are about to commence. Would you please complete the registration form below and forward immediately so that you may be included in the next distribution campaign.

Assuring you of our best attention at all times.

p.p. the ACORN EMPLOYMENT BUREAU

Please tear.

VACANCIES—Outdoor machinist
Knitting at home

Envelope addressing ✓
Rug making at home

Name

Address

County

I enclose postal order No. made payable to ACORN
BUREAU to help defray expenses of postage, correspondence etc.

Signed MR/MRS./MISS

3.3 - Advance Fee Scheme: Acorn Employment Bureau

The Bureau advertised extensively across Britain, but only in newspapers who billed after the ad had run. Naturally the Bureau didn't pay the bills.



The Press and Journal
Evening Express

Acorn Employment Bureau,
15 Sweeting Street,
Liverpool. 2.

Date	Advertising
1960.	Third Application
Nov. 28,28.	Door to door distributors.
Please give this account your immediate attention.	

When payment is made by cheque no receipt will be issued. For cash o

3.4 - Advance Fee Scheme: Acorn Employment Bureau

Western Mail & Echo Ltd

Thomson House

Cardiff

Telephone:

33022

Ext.....

PLEASE QUOTE

EOC/VH

AM 5449

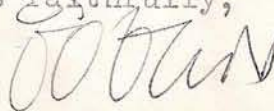
16th March, 1961

Acorn Employment Bureau,
15 Sweeting Street,
Liverpool 2.

Dear Sirs,

We find that we have
not yet received your cheque in
settlement of our account to January
31st amounting to £3.4.0d and as this
is now much overdue, we shall be glad
to hear from you per return.

Yours faithfully,



Accountant



Acorn Employment Bureau,
15 Sweeting Street,
Liverpool. 2.

3.5 - Advance Fee Scheme: Acorn Employment Bureau



LEICESTER MERCURY

ILLUSTRATED
CHRONICLE



LOUGHBOROUGH
MONITOR

SPORTS
MERCURY

LEICESTER
ADVERTISER

HEAD OFFICE: 25-29, ALBION STREET, LEICESTER

THE ACORN.
15 SWEETINGS STREET.
LIVERPOOL 2.

Cheques and Postal Orders should be made payable to F. Hewitt and Son (1927) Ltd.

1960

TO ACCOUNT RENDERED

NOVEMBER

3. 10. 0

MONTHLY ACCOUNT

Your notice is drawn to the fact that this account is now overdue.

Your early attention to the matter will be appreciated.

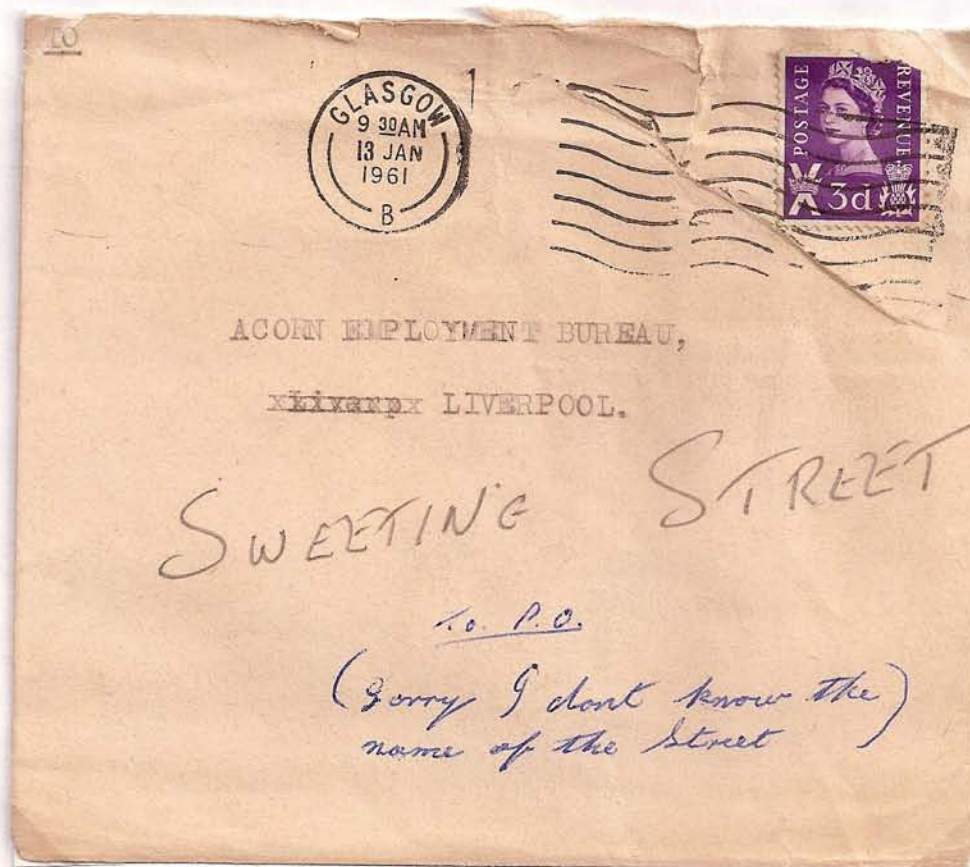
3. 10. 0 1

ACCOUNT: MONTHLY

CHEQUES ACT, 1957
If this Account is paid by Cheque, no receipt will be given unless specifically asked for.

3.6 - Advance Fee Scheme: Acorn Employment Bureau

The Acorn Employment Bureau received so much mail that envelopes with mis-spelled or missing street names were forwarded by the Post Office to the correct address because they knew the place from the volume of mail. The top cover has the Sweeting Street address mis-spelled as Sweetner, and the bottom had no address but both were delivered.



3.7 - Advance Fee Scheme: Acorn Employment Bureau

The left hand of the Liverpool Post Office didn't always know what the right hand was doing. The Bureau did not respond to registered letters as victims of the scheme tried to force contact about their missing money or failure to hear about the promised work.

WEST POSTMANS DISTRICT
OFFICE,
HEAD POST OFFICE,
VICTORIA STREET, POST OFFICE
LIVERPOOL. Office hours.....a.m. to.....p.m. except Sundays
GPO a.m./p.m. 19

To *The Principal*
The Acorn Employment Bureau
15 Sweeting St Liverpool 2

Dear Sir/Madam,

We have tried three times to deliver a *Reg Item*
addressed to you.

The various ways in which you can get it are shown on the back of this form. Please fill in one of the sections and return or bring this form to this office. If you post it please enclose any necessary fees, including C.O.D. charges.

After leaving this notice, then we keep different types of mail for different lengths of time, as shown below, before we treat them as undeliverable.

INLAND

Parcel, letter or packet (ordinary or registered):	three weekdays
C.O.D. parcel or C.O.D. registered letter:	six weekdays

OVERSEAS

Ordinary letter:	three weekdays
Parcel, registered or insured letter:	three weekdays at this office and twelve weekdays at the Head Post Office.

[Signature] (Postman)

Walk or Parcel Delivery *11 13*

For Post Office Staff only

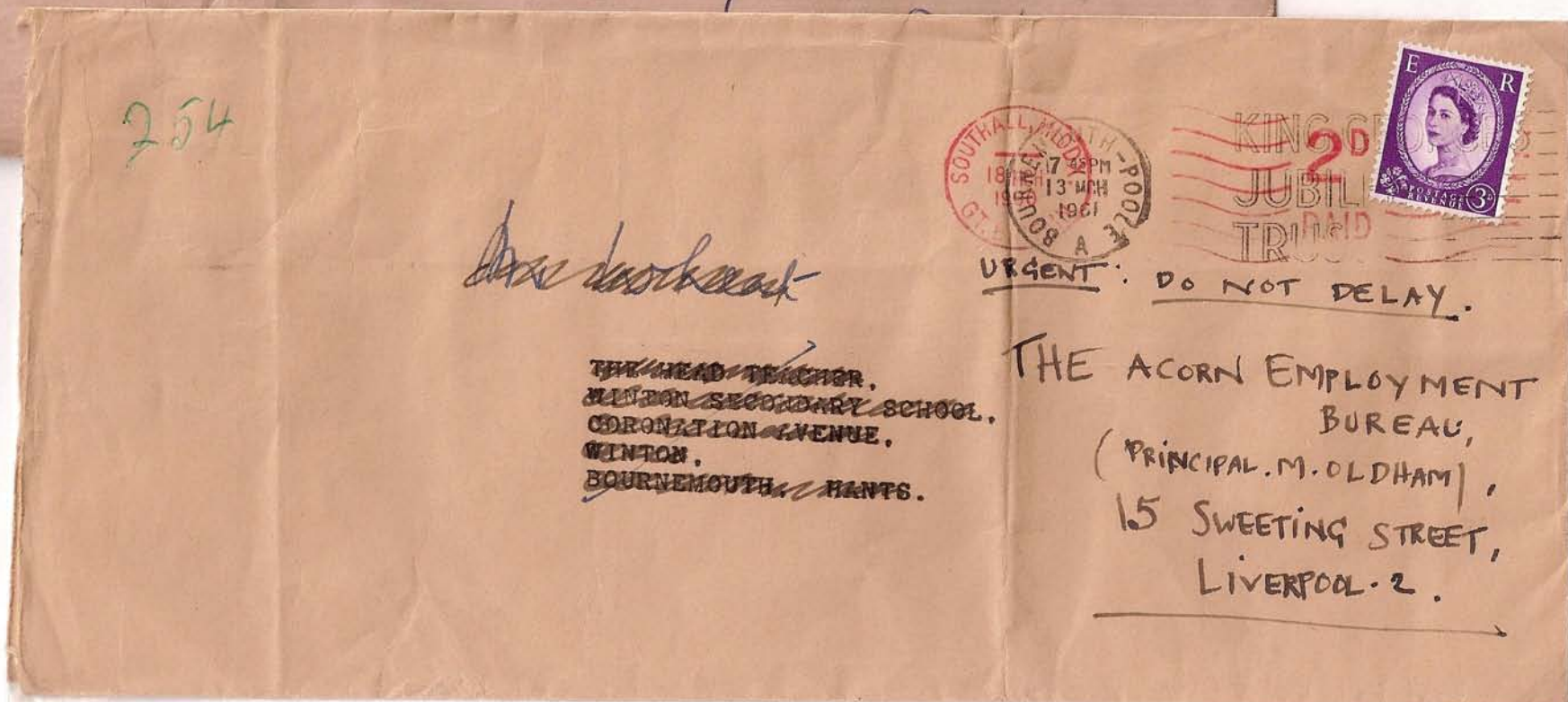
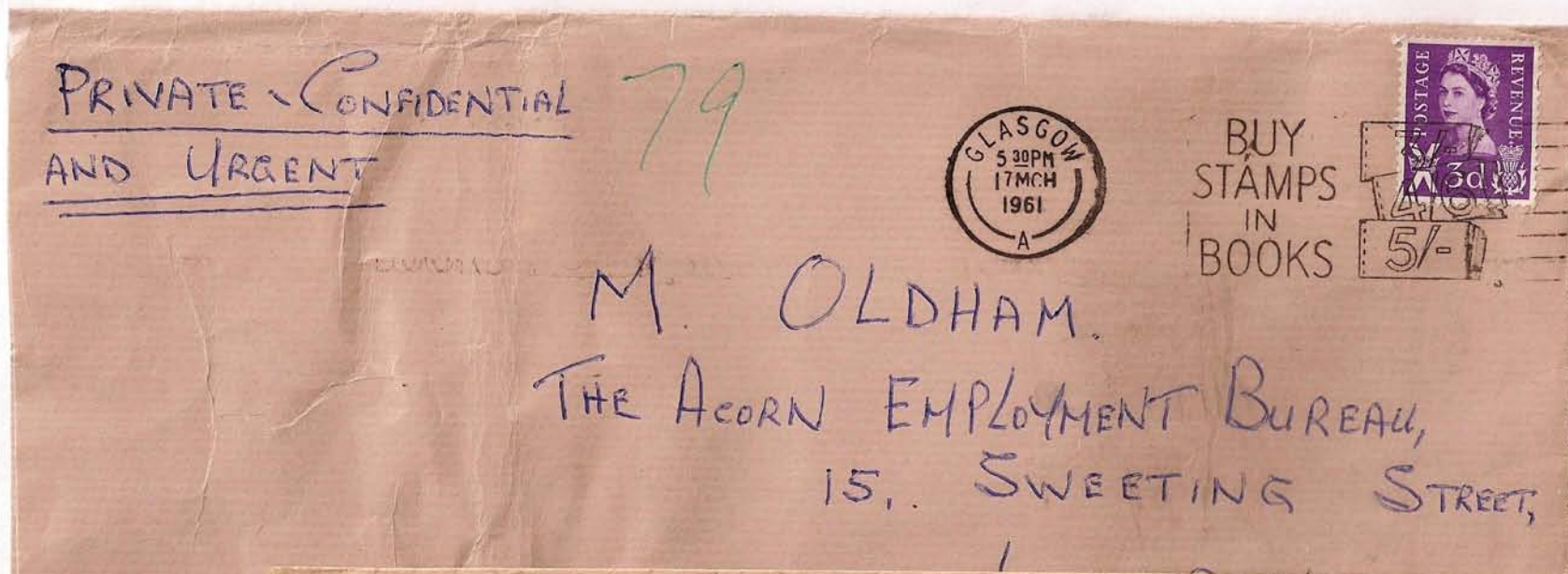
Put in the name, address and office hours of your sorting office at the top of this form, and fill in the rest to suit the circumstances. Be careful to say whether the packet is a registered or insured letter, an unregistered letter or packet, an inland parcel, an inland C.O.D. parcel or C.O.D. registered letter, or a parcel from abroad. If it is a C.O.D. item, put in the Trade Charge.

Whoever deals with this form when the addressee sends it back should tick, initial and date the request on the back before carrying out the addressee's instructions.

P 739B

3.8 - Advance Fee Scheme: Acorn Employment Bureau

The complaints came pouring in, but of course no response.



3.9 - Advance Fee Scheme: Acorn Employment Bureau

The Bournemouth envelope shown on the previous page had this letter in it.

131 Gaugmoor Avenue,
Stourden Park,
BOURNEMOUTH

March 13th 1961

The Acorn Employment Bureau,
Principal M. Oldham,
15. Sweeting Street,
LIVERPOOL. 2

Dear Sirs,

Relative to the
Registration Fee of 5/- I sent
you recently. Since you have
made no attempt to inspire
Confidence. by sending me
work as stated on your leaflet
I have no alternative but
to turn this matter over
to legal hands.

Firstly - IF I RECEIVE
NO REPLY AND/OR A BATCH
OF LEAFLETS FOR DISTRIBUTION
ETC, I shall inform the Supt. of
Police Liverpool ~~of~~ the Bureau you
~~are~~ manage. Perhaps he can do

PTC

3.10 - Advance Fee Scheme: Acorn Employment Bureau

The Glasgow cover on page 3.8 had this 4-page letter. The perpetrator of the Acorn Employment Bureau fraud was convicted in 1961.

11, Harley Street,
Edinburgh,
Glasgow S.W.1.

M. Oldham, Esq.
The Acorn Employment Bureau.

Dear Sir,

Dear-to-Dead Distributors.

I have written to you I think twice
on 14th December, 1960 and 20th January
1961 regarding the above and in my last
letter of the 20th January I requested you
refund my 5/- enclosed by Postal Order
No. ^{3F} 70 (14) 7136 in my letter of the 14th
December, 1960. I have received
no acknowledgment whatsoever from you
and it simply appears you have not
the courtesy to reply to my letters.
In addition I have