



Beware of Correspondence with Offers which are Too Good to be True Spotting and Preventing Yourself from falling Victim to Advance Fee Scams

The bait is the fictional millions of dollars described in each one of these letters / emails / telephone calls, often by a wealthy foreigner who requires your assistance in moving his/her millions of dollars from their homeland, with promises to you of a hefty percentage of this fortune as a reward for your assistance. Some of the correspondence claims the writer is requesting your assistance so he/she can donate the millions to religious or charitable organizations. Sometimes the message contains a liberal sprinkling of depressing news about political turmoil or family illness, all designed to appeal to your human nature to help out.

The correspondence may even be notification of you winning millions of dollars in a *mega lottery*, of unclaimed monies you have in bank account somewhere or a spectacular prize from a raffle you had forgotten you had entered.

Often correspondence of any of these types have a tone of urgency in them – *reply immediately or your urgent attention is needed*. Correspondence of any of the above nature will also arrive to you under a cloak of legitimacy and authenticity, often official looking company letterhead is used for the letter or professional sounding personnel are 'employed' to verbally contact potential victims.

The goal is to get you to come up with money for the "expenses" required to transfer those millions to you. You, as the victim think, a few hundred or a few thousand dollars is trivial when millions of dollars are at stake.

There are often multiple demands for money and each demand is claimed to be the very last obstacle before the big money is released.

What you do not know is the details of what has just been described are all part of *Advance Fee Scams*,

which have been around for quite a number of years, but despite many warnings, continue to draw in many victims. Often known by the name of *Nigerian Letter Scam* or *Fake Lottery Scam*, these scams are designed to manipulate the emotions of their potential victims so they act on the request which is being made of them.

Awareness is one of the best tools to preventing yourself from becoming a victim of any scam which tries to deplete you of your hard earned money or of information which strips away your identity. The classical saying once again holds true – If the offer sounds is too good to be true, it probably is. Remember, if you have legitimately won something you shouldn't be required to pay ANYTHING to receive the prize.

To prevent yourself from becoming a victim of an *Advance Fee Scam*, here are a few tips to keep in mind:

- Never respond to the request of providing personal information or money to a company, charity, or individual not known to you.
- Never pay for anything up front for any reason.
- Never extend your credit for any reason.
- Be wary of unsolicited emails or emails from individuals not known to you, as these messages can have potentially malicious viruses within them.
- Always remember, if it is too good to be true, it often is. If an offer comes around that looks too good to refuse, research the offer which is being made. Do an internet search of the company making the offer, conduct a search on the name of the individual making the offer. *Phonebusters* (www.phonebusters.com) provides a list of the categories of major scams, including a description of what the scam looks like. You can also visit www.snopes.com to verify whether the offer you have received is a hoax or not.

The BC Crime Prevention Association (BCCPA) is an integrated team of team of citizens and police, dedicated to preventing crime. BCCPA promotes active community participation in crime prevention initiatives through awareness and education. To learn more about BCCPA and its programs and services, please visit www.bccpa.org or contact 604-291-9959.