

*Note: There are obvious grammatical and spelling errors in this document. That is the way the letters were written and we chose to leave them in for authenticity.*

**DOCUMENT 1**

From: John Fischer  
To: undisclosed recipient  
Subject: Your confidence

Greetings

I hope this may not constitute sort of embarrassment to you. First I must solicit your confidence in this transaction; this is by virtue of its nature as being utterly confidential and top secret. But I am assuring you that all will be well at the end of the day.

I have decide to contact you due to the urgency of this transaction as I wish to rely on your discreteness and ability to in transaction of this nature. Let me start by introduce myself properly to you. My name is Mr. John Fisher, I work as the Head of Fund Manager with Fidelity Investment UK, the World Leading Investment and Fund Management Institution based in UK/Channel Island.

I came to know you in my private search for a reliable and reputable person to handle this confidential transaction. It may interest you to hear that I am a man of PEACE and INTERGRITY. I only hope we can assist each other. I have packaged a financial transaction that will benefit both of us. I have an investor under my portfolio with a closing balance of 28 million as his first initial deposit. This investor died three years ago leaving no will or authorization for re-transfer of his investment and its' proceed to the inheritor. I have personally carried out an investigation the subject matter that took me 12 months to finalize and was made to understand that the family or relatives of the investor knows nothing about his investment with Fidelity and none have any records of all his deposits and investment with us leaving an avenue for claiming said fund with accrued interest on presentation of a trustworthy person that can stand as the inheritor to the deceased.

If you are interested, I can present you as the inheritor with proper documentation that will qualify you to have the funds claimed and on doing this, our establishment will not question the release of the funds to you as I will make sure that we comply with the laid down rules and laws of claiming the investment of a deceased investor in our establishment.

Our sharing ratio will be 50:50. Please contact me for more detail breakdown if interested.

Looking forward to hearing from you shortly.

Sincerely,  
Mr. John Fisher  
[www.fidelity.uk](http://www.fidelity.uk)  
[mr\\_john2020@myway.net](mailto:mr_john2020@myway.net)



## LifeSmarts U Consumer Rights Lesson 419 and Advance Fee Fraud Samples

### DOCUMENT 2

From: Allbond Services Inc  
To: undisclosed-recipients:  
Subject: Email Selection Notification

Dear Sir/Madam

Following the official result of International sweepstakes drawn on November 30th 2009, in the UK which was organized by Netflix international, slide circuit awards and Globe promotions, in conjunction with the foundation of software products (F.S.P.), your name was randomly selected by the computer data base of our North-American departmental stores and as such emerged a winner with the other 20 declared winners in the 10th category. You are therefore a winner of the sum of \$250,000.00 USD. This was from total prize aware money of \$87 million USD.

WINNING NO. 9-1-2-3 CLAIM NO. LL/US 7120

We are pleased to inform you that your file has been assigned to our North American claims affiliate for the remittance of your fund. Enclosed is the check amount of \$3,978.00 to enable you pay the applicable taxes of \$2,975. You will receive the balance of you winning after the applicable taxes are paid. The fees are payable via a tax agent at all western union locations. Please do not attempt to use the check until you call. You are advised to contact your claim agent immediately between 9am-8pm Monday to Friday, and Saturdays 10am-6pm EST for further clarification.

Dave Gerald's LL.B. (claim agent)  
Direct line: 1-905-783-3121  
Congratulations!

Sheila Harris (promotions director).

The shoppers sweepstakes is accredited by the better business bureau and is sponsored by a consortium of corporations: the intel group, Microsoft, Wal-Mart, Sears, Walgreen, Home depot, Lowes etc. all participants were selected through a random computer ballot system drawn from over 200 stores in North American and United Kingdom.



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### DOCUMENT 3

From: Daniela danielle [dannkuff@yahoo.com.hk]  
To: dankuuff@yahoo.com.HK  
Subject: I NEED YOUR HELP

Attn:

Courage my dear, I know you will be waiting for the arrival of your Consignment that contain the total amount of your (\$ 2.5million) cash payment compensation which I was to sent to you and letter return back due to wrong address provided, I think there is a mistake in the address giving to me and that has cost me a lot of strength, but I thank God that it return back safely. The only things now is your urgent contact directly to ( FedEx Courier Express Company) this company are in charge of delivering your consignment box contain the (\$ 2.5million ) Again let me repeat.

Contact Person: Mr. David Moore an (Delivery Department Managing Director)  
E-mail: (fedexcourierdepartmentptlt@#\$%) For the purpose of clarification, it is advice that the entire fee has been paid for your delivery so it's probably \$285 dollar that remains that you will sent to their security office for the safe keeping fee of your returning box so far. Don't be misconceived by anybody, and be advised to reconfirm the below informations.

Your country-  
Your full name-  
Occupation-  
Home  
Home address-  
Passport number-  
Mobil Phone number-  
Office number-  
Home number-  
Age-  
Sex-

In addition to what I said earlier please don't dispose the content of the box to them, avoid delay and finally endeavour to indicate this CODE N°(GL-14160) this code shows that you are the rightful owner of the box deposited in their company, use it as your subject when contacting them, thanks and have a Nice day.

Best Regards  
Idema M Zongo



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### DOCUMENT 4

From: Mike Reyes [postmaster@amcatusa.com]  
To: undisclosed-recipients:  
Re: Become A Mystery Shopper®?

EBay Secret Shopper® LLC  
2123 West industrial Estate  
Santa Clara, CA

Good Day,

“We have a mystery shopping assignment in your area and we would like you to participate”  
Secret Shopper® is accepting applications for qualified individuals to become mystery shoppers.  
It’s fun and rewarding, and you choose when and where you want to shop. You are never obligated to accept an assignment. There is no charge to become a shopper and you do not need previous experience.  
After you sign up, you will have access to training materials via e-mail, fax or postal mail.

The assignment will pay \$200.00 per duty Kindly Fill Out the application form below and we will get back to you shortly with the assignment:

#### PERSONAL INFORMATION:

Full Name:  
Address:(NOT PO BOX):  
City:  
State:  
Zip Code:  
Age:  
Nationality:  
Social Security Number:  
Cell Phone Number:  
Home Phone Number:  
Present Occupation:  
Alternate Email Address:

Your response would be highly appreciated.  
We look forward to working with you.  
Sincerely,

Employment Officer  
Bruce C. Wilson  
EBay Secret Shopper® LLC  
Contact E-mail:



## LifeSmarts U Consumer Rights Lesson 419 and Advance Fee Fraud Samples

### DOCUMENT 5

From: Frederick Wilson  
To: recipient  
Subject: Contract Payment

Dear Sir/Madam,

“NOTIFICATION OF PAYMENT VIA VISA ATM CARD”

This is to officially inform you that we have verified your contract file presently on my desk, and I found out that you have not received your payment Worth \$1.850,000 (One Million Eight hundred and fifty thousand dollars) due to your lack of co-operation and not fulfilling the obligations giving to you in respect to your contract payment.

After the Board of directors meeting held in Abuja, we have resolved in finding a solution to your problem. We have arranged your payment through our SWIFT CARD PAYMENT CENTRE in Europe, America, Africa and Asia Pacific, This is part of an instruction/mandate passed by the Senate in respect to overseas contract payment and debt re-scheduling.

We will send you a VISA ATM CARD which you will use to withdraw your fund via any VISA ATM MACHINE in any part of the world, and the maximum daily limit is (\$5,000).

However, Note that this method of payment will be granted if it is acceptable to you for the release of your contract entitlement. In View of this, you are advised to contact the Director (DBB, IRD, and ATM) Mr. Frank Charles for further information with the following contact details:

MR. FRANK CHARLES  
DIRECTORS FOR FOREIGN OPERATIONS.  
Email: ([amelboris@live.fr](mailto:amelboris@live.fr))

If you like to receive your ATM CARD, Kindly reconfirm your

- (1) Your Full Name.
- (2) Full residential address.
- (3) Phone And Fax Number.
- (4) Occupation.
- (5) Age

We shall be expecting to receive your information as you have to stop any further communication with anybody or office.

Thanks for your co-operation.

Best Regards,  
Dr. /Mr. Anderson Phillip



## LifeSmarts U Consumer Rights Lesson 419 and Advance Fee Fraud Samples

### DOCUMENT 6

From: Western Union® Money Transfer [western.union.Office@comerciales.es]  
To: undisclosed-recipients:  
Subject: Western Union Year Bonus

From the desk of the director  
Western Union Transfer Desk  
Contonou, Republic of Benin  
TEL: +229-9329-9975  
FAX: +229-9634-4176

Attention Dear Esteemed Customer,

This is to notify you about the latest development concerning all the payment that were left in our custody which yours is included. However, your were given a cost bill in order to receive your payment of which we didn't hear from you for a very long time....however, we are now offering our New Year special bonus to help all our customers that are having their funds in our custody due to cost bills. In order words we are now requesting that those involved should pay only the sum of \$98 to receive their payment due them which is in our custody. This is to make sure that all our customers who are in need of their funds will surely receive their funds this year.

Besides, my dear, this is the opportunity to you and you have to comply so that we will start sending your funds via Western Union, \$5000 twice daily until your total fund is completely transferred, but remember that after 7 official working days of sending this notification, if you did not make the payment then we will divert your funds to the government of Benin Republic Treasury to avoid problem or we wil cancel the payment for this year until next year.

Again after 7 official working days, we will start our New Year projects for the year and that is the reason why we decided to help all our customers before we enter into the new projects we are having at hand. So be advised to send the \$98 immediately so that we will register your payment and you will start receiving payment as from tomorrow.

Note that there is no time again for us to call any person on phone unless you will call +229-9329-9975, or you can equally email us. You are officially advised to send the money via Western Union money transfer or money gram with this below information.

Receiver's Name: Augustine Arnno  
City: Cotonou  
Country: Benin Republic  
Text Question: Best Car  
Test Answer: Benz  
Amount Only: \$98 USD

The information we need from you once you made the payment is:  
Sender's Name:

Sincerely,  
Director Western Union Money Transfer



## LifeSmarts U Consumer Rights Lesson 419 and Advance Fee Fraud Samples

### DOCUMENT 7

From: FBI [admin@fbi.gov]  
To: undisclosed recipient  
Subject: Payment Code: R5109176K Reg No: 132731593 Date: February 13

Robert S. Mueller III  
Federal Bureau of Investigation  
J. Edgar Hoover Building  
935 Pennsylvania Avenue,  
NW Washington, D.C.  
20535-0001, USA

Payment Code: R5109176K Reg No: 132731593 Date: February 13, 2010

The Federal Bureau of Investigation has discovered through our intelligence Monitoring Network that you are eligible to receive the Undisclosed sum regarding to an over-due Inheritance/Award payment which was fully endorsed to be paid in your favor.

Therefore, the FBI Seattle Division in conjunction with the United States Department of Homeland Security (DHS), Has screened through our various Monitoring Networks and has been confirmed and notified that the transaction you have with the Financial Institution is Legal and you have the Lawful Right to claim your due fund.

The President His Excellency Alhaji Umaru Musa Yar'Adua President of the Federal Republic of Nigeria has given us to the final approval to pay your fund to you within the next 48hrs,

Your fund valued is Undisclosed for security reasons and it has been deposited into a Gold smart Card number: 5425 0512 3456 1956 personal identification is ATM- 7997 this card will enable you buy and withdrawal cash anywhere around the world this is done for your own security, with this card you will not have to take the risk of sending us your personal banking details online as you have been strongly advise by your local bank not to send your banking details to anyone online.

What you are required to do now to Pay the fees of \$220.00 USD for the shipment of your Gold Smart card to your choice location, \$220.00 USD is the only fees that has been approved by both the FBI and the Bank that you are to pay as cost of Delivery of your Card to you by the courier company. Once the fees is been paid your will get to you in the next 2-3 working day.

Note: Your funds are protected by a hardcover insurance policy, which makes it impossible to deduct any amount from the money before it can be remitted to you. This means that the above charges cannot be deducted from the Funds and hence must be provided by you before your fund is transferred to you.

Please contact the Head of Operations Dr. Emmanuel Benneth of the Central Bank of Nigeria.

As soon as he receive your payment, he shall proceed with your fund transfer immediately.  
We anticipate your prompt response. If you need to contact me at any stage please do not hesitate to call (+234)8098321230.

Sincerely,  
Steven M. Dean (Assistant Special Agent-in-Charge) cc Robert Mueller



## LifeSmarts U Consumer Rights Lesson 419 and Advance Fee Fraud Samples

### DOCUMENT 8

From: Daniela danielle [dannkuff@yahoo.com.hk]  
To: dankuuff@yahoo.com.HK  
Subject: I NEED YOUR HELP

Dearest One

I feel quite safe dealing with you through this medium (Internet) has been greatly abused, I choose to reach you through it because it still remains the fastest, surest and most secured medium of communication. I know that this mail will come to you as a surprise as we have never met before, but still i will want you to take me like a friend, and glance through my short letter .

I am Daniela, 18yrs from Ghana, the only Survived child of Late Mr Robert who was murdered alongside my mother and only brother last year by rebels. I am Presently in an orphanage because of wickedness of uncle's and relatives.

Before his death he had a domiciliary account here, up to the tune of (Five Million Five Hundred Thousand US dollars) . Please I need your assistance to get this money transferred to you for my education, investment and to be my guardian before my uncles will get hold of me and the money. I shall forward to you with the necessary documents on confirmation of your acceptance to assist me for the transfer of the money to you. I shall be glad to reserve this respect and opportunity for you, if you so desire, but i do urge you to give the matter your immediate attention it deserves. If this proposal is acceptable by you, please do not make undue advantage of the trust i bestow on you, and your urgent reply is highly needed today.

I am willing to offer you reasonable percentage from the total money as compensation for your effort. May God touch your heart and use you to bring back happiness and joy in my life

Your Sincerely  
Daniele



## LifeSmarts U Consumer Rights Lesson 419 and Advance Fee Fraud Samples

### DOCUMENT 9

From: TOKYO MITSUBISHI BANK  
To: undisclosed-recipients:  
Subject: Urgent Bussiness Proposal

Greetings from Japan

I am sorry to encroach into your privacy in this manner, I found your listed in the Trade Centre Chambers of Commerce directory here in Japan, I find it pleasurable to offer you my partnership in business,

I only pray at this time that your address is still valid. I want to solicit your attention to receive money on my behalf. The purpose of my contacting you is because my status would not permit me to do this alone. When you reply this message, I will send you the full details and more information about myself and the funds.

If interested, please reply through my alternate Email:  
[tomosandnori2@w.cn](mailto:tomosandnori2@w.cn)

Mr. Tomo Sand Nori  
(Head of Account Dept, Tokyo Mitsubishi Bank, Tokyo, Japan)

From: @Wellsfargo Bank Online [webmaster@whro.net]  
To: undisclosed-recipients:  
Re: Recent Online Security Upgrade

Your access to our Internet Banking has been temporarily disabled due to online security login errors. Protecting the security of your account is our primary concern. Therefore, as a preventive measure, we have temporarily limited access to sensitive USAA account features.

Please follow the link below to verify and restore your Internet banking access. click you accounts below to update your online access

[https://www.usaa.com/inet/ent\\_logon/](https://www.usaa.com/inet/ent_logon/) <<http://www.acgrecovery.com/usaa/csds/USAA/update.htm>>

USAA Online Banking does apologize for any troubles caused, and is very appreciative for your help.

If you are not customer of USAA Online Banking Customers please disregard this notice!



## LifeSmarts U Consumer Rights Lesson 419 and Advance Fee Fraud Samples

### DOCUMENT 10

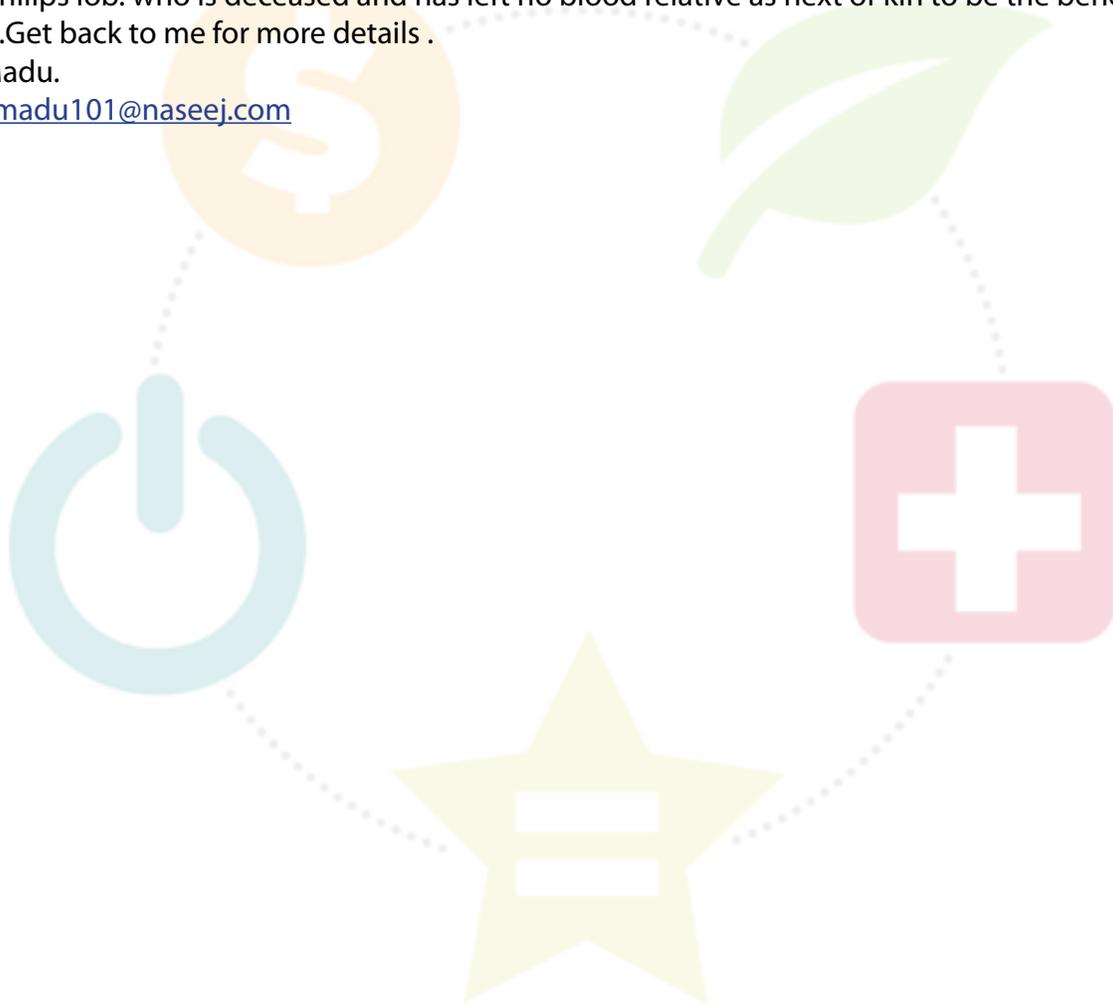
From: [lenyhipp@hetnet.nl](mailto:lenyhipp@hetnet.nl)  
To: undisclosed-recipients:  
Subject: inheritance

Dear Friend,

My name is Benjamin Madu I need your assistance about a deal totaling twelve million United States Dollars of late Mr. Philips lob. who is deceased and has left no blood relative as next of kin to be the beneficiary of these funds. Get back to me for more details .

Benjamin Madu.

E-mail: [benmadu101@naseej.com](mailto:benmadu101@naseej.com)





## LifeSmarts U Consumer Rights Lesson 419 and Advance Fee Fraud Samples

### DOCUMENT 11

From: live.com  
To: Susan Kestry  
Subject: Your Guntree.com ad #31972296: Rent studio

Hi again,

I have lots of people interested in my flat, but i do think you are more responsible on what you have state in your previous email sent to me and I hope you understand my concern. I would have love to receive bank statement, reference and bank slip, but sorry I have had fraudulent experience on that in the past by time wasters and it wouldn't be advisable for you to give me your account details. I wasted \$500 coming from Canada. Based on the particular flat but people don't have the money to pay they just want to see how beautiful it looks which is so outrageous and risky to my job, so i decided to called my lawyer and he suggested that for both of us to be on a safer side, he said that we can both do it this way that for you to show that you have the cash to pay for my rent and deposit and you will not disappont me when I come down to sort the viewing, the best you can give me as a proof is to show that you have the cash in hand to pay is that you should go to any money gram or western union outlet close to you, to send money USD \$2200 (two months rent) to your partners name to your own name in your present address or your partner send it to you (Making your partner the sender and you the receiver) or someone you think is very close to you. All I need is the scanned copy of the transfer receipt for confirmation on the customer care line if the money is available for you to pick up for me when I come over to handing over the keys.

When you will go to the Western Union Office to wire the money sometimes they ask you why your are doing that if you tell them you want make the payment for ren a flat when pick up the money you must pay another fees and for don't pay another money you must tell to gift (I think you don't want pay more money for his). The WesternUnion transfer fee I will pay you back cash when we meet to show you the flat.

The charges for the transfer is refundable by me when I get to town so you don't have to worry about that, if you can make is possible the first thing tomorrow morning I could get next flight available in the afternoon probably I should arrive at 5pm and then as soon as I sort the view with you and the keys including signing the require document we will go to the nearest western union outlet together to pick it up.

Have Marry Christmas



## LifeSmarts U Consumer Rights Lesson 419 and Advance Fee Fraud Samples

### DOCUMENT 12

From: [bills.mo@gmail.com](mailto:bills.mo@gmail.com)  
To:  
Subject: Kindly Ger Back to me for More Details

Good Day,

Let me start by introducing myself. I am Mr. Billson Moore Executive Director and Chief Financial Officer of First Commercial bank in London. I have secured business proposal for you.

Before the U>S and Iraqi war our client Col. Hosam Hassan who was with the Iraqi forces and also a business man made a numbered fixed deposit for 18 calendar months, with a value of Thirty Million United Sate Dol-lars only (\$30,000,000.00) in my branch. Upon maturity, several notices was sent to him, even during the war which began in 2003.

Again after the war another notification was sent and still no response came from him. We later found out that Col Hosam Hassan along with his wife and the only daughter had been killed during the war in a bomb blast that hit their home.

After further investigation it was also discovered that our client Col Hosam Hassan did not declare any next of kin in his official papers including the paper work of his bank deposit.

Against this backdrop, my suggestion to you is that I will like you as a foreigner, to stand as the next of kin to col. Hosasm Hassan so that you will be able to receive his funds.

Once the funds have been transferred to you nominated bank account we shall then share in the ratio of 60% for me, 40% for you. should you be interested please send me your,

1. Full names
2. Private phone number
3. Current residential address

I will prefer you reach me on my private email address above and finally after that I shall proved you with more details of this transaction

Your earliest response to this letter will be highly appreciated.

Kind Regards,  
Mr. Billson Moore.