

# 419 scam – Advance fee fraud

April 2011



## The situation

A UK client became the victim of advance fee fraud, or the so called 419 scam, when transferring money to a man the client met virtually on a social media site. The client originally established contact with the man in 2010 and they subsequently developed a relationship via email and telephone. Eventually in 2011, even though the client had never met the man in person, she was persuaded to transfer GBP £7,000 to him, despite the fact that the bank warned that it may be a fraud. In addition, the client's passwords to email and other online accounts were also compromised and gained by the scammer, making the client vulnerable to further fraud, including identity theft.



## Assistance

The client was extremely distressed about the situation and contacted red24 for assistance. A consultant immediately

arranged to meet the client at home and also contacted the Victim Support Scheme, a voluntary organisation assisting victims of crime. Our consultant sat down with the client and discussed how to recognise and avoid potential scams. The client was advised to change all personal passwords to email and online accounts, making sure not to use the same password twice. The consultant also showed the client useful websites regarding the prevention of 419 scams. Through these websites the client got in contact with other victims of 419 scams, which proved a big support given that her family lived abroad. Furthermore, the client was advised to frequently obtain credit reports to prevent any potential fraudulent abuse of her financial details.

The red24 consultant stayed in contact with the client through weekly calls and offered further assistance should it be required.

**Factbox: What is a 419 scam?** This type of fraud has got its name from the Nigerian Penal Code where section 419 prohibits money being paid in advance for the promise of wealth, employment, gifts or prizes.