

## Nigerian emails

### OCBA adviser:

A scam is a dishonest practice designed to cheat and trick you into parting with your money. The person carrying out the shonky activity is usually unlicensed and their business place unregistered. These people are called scammers or swindlers.

Unfortunately a lot of us have experienced being cheated in one way or another.

Listen to the following conversation and think about how you would have reacted if this scammer approached you.

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### Rrrring rrring

OCBA adviser:

Hello, this is Amanda at Consumer Affairs. How can I help you?

Freda:

Look I just want to have a chat with you about an email I received yesterday. I'm not sure what it means, but something isn't quite right. The email says I shouldn't talk about it to anyone but, I don't know. I feel I should get some advice before I respond.

OCBA adviser:

Yes, can you tell me what was contained in the email?

Freda:

Well it looked a bit rough, you know, as if it was written by someone who doesn't write English very well. He says (at least I think it is a 'he') that there are awful things happening in his country, he's in Nigeria somewhere. All his family have been killed or tortured. His family were wealthy before the attacks by militia, apparently. Anyway, he says there is a lot of money that he needs to get out of the country before the militia get their hands on it.

OCBA adviser:

Sounds familiar!

Freda:

Oh? really? you sound a bit harsh. The poor guy sounds pretty desperate. He says he can't transfer the money out of the country unless he has an account to transfer it to. I must say, I don't mind one bit if he sends a couple of million into my bank account! I'd be helping him, and he'd thank me by giving me 10%.

OCBA adviser:

I don't recommend that you reply to a letter like this. Sometimes they ask right out for your bank account details. Other times they just ask you to indicated your willingness to help, but before long they ask you to send some money to bribe officials, or to pay for paperwork to hasten the transaction, or some other fee.

Freda:

But what if this is legitimate? I mean, this guy is talking millions of dollars. Even if I just get a small cut...hey, I'm happy for him to put it in my account. I could live for a year on just the interest I'd earn.

OCBA adviser

Or you could loose.

This offer is extremely dangerous. A lot of people have felt like you. They have sympathised with a sad story, like you have, but before you know it, you are involved in transferring your own money into a black hole.

Freda:

Yeah, I suppose that sounds pretty scary. But how did he get my details in the first place?

OCBA adviser:

These people are scammers. They send out blanket emails hoping to make a hit. As soon as you reply they know they have someone they can work on. It's easy money for them. You are asked to either provide your bank account details or to transfer money so that they can release millions, but you never hear from them again and you have lost every cent of what you have sent them, or your bank account has been cleared out.

Freda: So what do you suggest?

OCBA adviser: The offer is far too dangerous. Don't reply...Press the Delete button on your computer and be thankful you haven't been caught out.

Voice over: **There is no record of anyone ever receiving any riches, but there is record of people's bank accounts being emptied out.  
This scam could leave you stripped of all your money.**

**Remember...You won't get rich quick. But you are likely to get poor fast.**