



RED ALERT ON SCAM



Introduction

Advance Fee Fraud and its variants are confidence scams. Typically, such scams involve a promise of a huge slice of a large sum for which the fraudster requires some up-front payments in bits and pieces. Overtime, such payments add up to a huge heist.

In recent years, Nigeria and indeed West Africa have been tagged as the home of advance fee fraud. But far from it, the crime is indeed an international organised crime that is not limited to a single national or regional boundary. In deed it is said to have developed in the late 19th century from the ashes of what was known as Spanish prisoner scam, where businessmen were contacted by an individual allegedly trying to smuggle someone connected to a wealthy family out of prison in Spain. From the Iberia Peninsula, the scam has grown in sophistication and spread to the extent that there is hardly any nation today that can be said to be completely immune from the scourge. Indeed, according to Wikipedia, “in 2006 61 percent of internet criminals were traced to locations in the United States, while 16 percent were traced to the United Kingdom and 6 percent to locations in Nigeria.”

What this simply means is that advance fee fraud has metamorphosed into a multi-national organized crime that does not respect national or regional borders. It is therefore not surprising that the US, UK, the Netherlands, Russia, Malaysia, South Africa, Pakistan, Nigeria, Spain, Togo, Benin, Ghana, India and Kazakhstan are listed among nations with high incidence of the scam.

Many Nigerians are themselves victims of this criminal enterprise, losing unreported hundreds of thousands of dollars yearly to confidence tricksters. The truth is that fraudsters do not really care about nationality; they strike wherever and whenever they see even the slimmest chance to swindle others. On the internet, through the telephone and even physical interaction, the deadly predators are perpetually stalking the rest of us. We have distilled, in this small book, many of the avenues through which fraudsters can scam you. It is our expectation that this effort will awaken your consciousness to the many ways scammers could target you as well as how you can guard against becoming the next victim of '419'.

1

Truly, the next victim...could be you

It is not unusual to hear some people boast that they could never be victims of scam on account of their education or status! They may be right, but available records show fraudsters make no discriminations as to the social status or level of education of those they set their sights on; the most educated, most exposed individuals as well as the most ignorant members of the society have been victim at one time or the other. The young as well as the aged have been successfully scammed.

Classic 419 schemes include the contract scam, the inheritance scam, *wash- wash*, the wonder bank scam, also known as the pyramid scheme and internet fraud. Indeed, the list is not exhaustive as new forms of scam are emerging daily.

In the last few years EFCC has arrested and prosecuted hundreds of fraudsters and sent them to jail. But jail has proven not to be enough deterrent, judging by the increasing incidences of 419. Ultimately, prevention is the most effective way of tackling the malaise.

Be Prepared

If you want to be insulated from scam, the inoculation you need is adequate information. Arming yourself with relevant information on the different types of scams and the *modus operandi* of their perpetrators, primes your senses to trigger the alarm when things are not as they should be. There is a lot of information to be found in EFCC publications, on our radio and television programmes, *The Eagle*, as well as on our website, efccnigeria.org and other social media platforms- facebook, twitter and YouTube.

The following are some of the common types of scams. (The list is by no means exhaustive).

E-Commerce/Card Fraud

Many individuals have been defrauded by being careless with their personal banking details. A response to what looks like a harmless request to update account information has led many people into financial misery.

How It Works

E-Commerce/card frauds are usually perpetuated through *phishing* and *spoofing*. What these entail is that the scammers send e-mails with fake letter heads and logo of banks, pension fund managers and similar organisations, to unsuspecting members of the public, seeking vital personal identification information. Such information may include user login details, pin and password. Usually they add the clause that the information is needed for the updating of your account and that if it is not made available within a stipulated period, your account may be closed.

Sometimes they direct you to a look-a-like website where you are expected to upload all information about yourself and your bank account. Once you respond to the mail with the right answers to the information they seek, the scammers quickly set to work by making withdrawals from your bank account. Variants include pet sales, Car sales, Vacation rentals scam, etc.

2

What to Do

ASK YOURSELF

Why will my bank ask me to update my account?

FIND OUT

Did the request to update your account actually emanate from your bank? Visit or contact your bank to be sure.

REMEMBER

Banks and other financial institutions never ask for your personal identification details (they already have all the information they need about you). And, they always advise that on no account should anyone disclose this information to third parties.



Safe Guards

- Do not give out information about yourself to anybody you don't know very well.
- Never respond to any mail you are unsure of its source.
- Visit or contact your bank to confirm any request for information
- Do not click on any web link that looks suspicious

Wonder Bank/Ponzi Schemes

This is a fraudulent investment scheme promising high rates of return with little risk to investors. The scheme generates returns for older investors from the investment of new entrants. This scam thrives as earlier subscribers who are paid huge returns spread the words and get more people to join the bandwagon. The schemes usually collapse when new investors are no longer forthcoming.

How It Works

It typically starts with one person - the initial recruiter - who is at the apex of the pyramid. This person recruits a second who is required to "invest" a certain amount, which is paid to the initial recruit. In order to make his or her money, the new recruit must get more people under him or her, each of whom will also have to invest. If the recruit gets 10 more people to invest, he or she will make a profit with just a small investment. These schemes usually collapse on themselves when the new investments cease.

In another scenario, the victim invests in a scheme and promised mouth watering returns within a short period of time beyond the range of interests on fixed deposits payable by commercial banks. The scheme thereafter collapses and the owners disappear into thin air, while depositors lick their wounds

4

What to Do

ASK YOURSELF

Where does the company get the money to pay investors the fantastic returns on investment within a short time?

FIND OUT

With the relevant Government regulatory agencies to see if it is a registered company investment.

REMEMBER

All companies providing investments services to potential and existing clients usually detail how and where the money will be invested and also the profile of returns on investment.



Safe Guards

- Don't invest your money in any business that has no clear prospectus on how it operates
- Be wary of investments with high rate of returns in the short term.

Romance & Dating Scam

The fairy tale stories of people meeting on the internet and starting a relationship that eventually end with the couple getting married have not ceased to fascinate many. Those who are truly emotionally drained and are in need of partners have embraced the many dating sites on the Internet to fish for partners. Such sites have also unwittingly become the hunting ground for fraudsters.

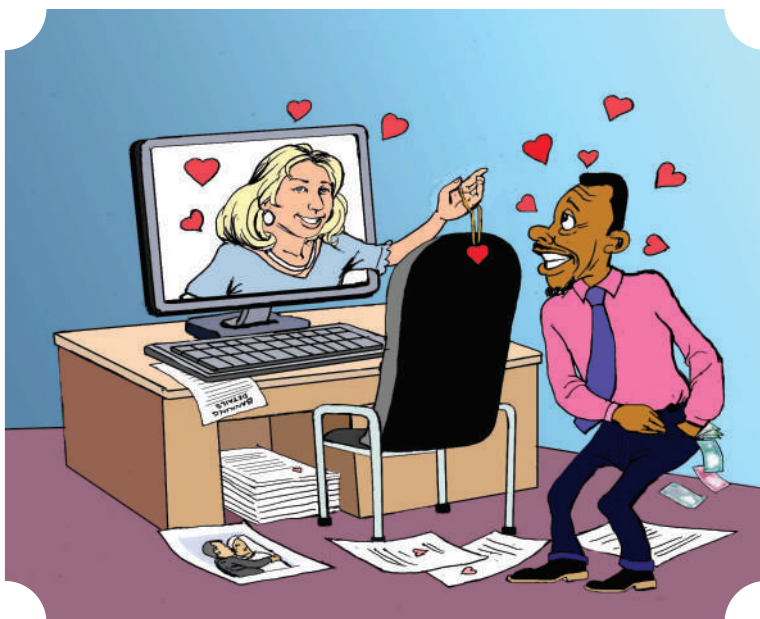
How It Works

Romance scam is perhaps the most common form of cybercrime in Nigeria today, which target mostly foreigners. The scammers play on the emotions of those who are genuinely interested in love to defraud them.

The *modus operandi* of the fraudsters is that they use existing free dating websites to lead unwary love seeking individuals. Once the fraudster manages to engage the attention of an unsuspecting lovebird through web-chatting or e-mail, he/she first pretends to be genuinely interested in the potential victim. Thereafter, the fraudster who is usually a man (but who can sometimes pose as different women to lure male victims), unleashes a barrage of fakery on the potential victim by disguising as Caucasian middle class professional working in Nigeria. He/she assumes false identity of good looking male/female. Next, he would tell his victim of his interest in returning to America or Britain (or wherever the potential victim is located) to get married to her/him. However, there is always a catch: the love hungry husband/wife-to-be is held up by one crisis or the other, or is supposedly 'trapped in the troubled Niger Delta' and needs some money to pay restive militants to make good his/her escape from the harsh environment. The victim, who is desperate to have his/her lover alive, is eventually hoodwinked into parting with some money.

The stories that love scam artists weave to bait and extort their victims are legion. Mostly, they are stories that appeal to the emotions of the unsuspecting victim. For instance, they could get somebody to call their would-be victim with the information that his/her lover had been involved in a terrible accident in Nigeria and so desperately needs money to pay medical bills. Usually photographs of an accident scene are mailed to the unsuspecting lover.

They can also request for help to transfer some huge money they had made in Nigeria, necessitating the request for the victim's banking details. Such requests are made after a reasonable relationship had been established. Once the information is released, it is used to fleece the victim.



What to Do

ASK YOURSELF

will a person you have never met be professing genuine love to you after only a few exchanges of e-mails?

FIND OUT

If indeed the person you are communicating with is the person whom he/she claim to be.

REMEMBER

The emotional cost of romance scam could be tragic and devastating

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Safe Guards

- Be very suspicious of stories you are told by supposed lovers in an Internet love affair. It pays not to be too emotional and to cross check every information.

Above all

- Never send money or disclose your banking details to any one you hardly know or trust.
- People should be wary of those they meet on dating sites
- Demand for a live video conversation/chat

Employment Scam

Scammers have cashed in on the unemployment situation in the country and the preference of many unemployed people for certain sectors of the economy to dupe unwary job seekers.

How it works

Employment scams usually start through advertisements circulated by fraudsters on the internet. Though different categories of staff are said to be needed in the advertisements, it is mostly, top management positions in the oil and gas and telecommunications sectors that are emphasized. Commonly, the targets are expatriates. Once anyone applies, the scammers ask for their personal details and other relevant information. They would then request visa fees and sundry charges to process documents, resident permits, and verification of documents by some bogus government agencies.

The local version of the employment scam takes the form of job advertisement in newspapers. Those who apply are asked to pay a token to have their applications processed. There are limitless excuses for the request for fees from job seekers. However, once the fees are paid, the scammers disappear. Where they are not offering non-existent jobs, they could ask job seekers to pay registration fees for phony seminars to improve their job skills and brighten their employment prospects.

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What to Do

ASK YOURSELF

Is this advertisement real?

FIND OUT

about the supposed company or agent

REMEMBER

Any job advertisement that promises outlandish salaries and perks is suspicious. And no credible employer demands pre-employment payments for whatever reason from prospective employees.



Safe Guards

- Remember, no genuine employer will ask you for money to process your employment.
- Disregard any offer once request for money is made.
- Seek advice from relevant authorities.

Identity Theft/ Phishing Scam

Anybody whose identity, contact information might have been compromised.

How It Works

Fraudsters using phishing, key loggers, malware, social engineering sim card cloning methods obtains or take over victim's identity, email or telephone numbers which are later used to contact known acquaintances. The impostor feigning certain illness, distress or other calamities uses the victim's contact information to make monetary demands usually through bank transfers from his acquaintances. The impostor always avoids communication with the potential victim at this period.

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What to Do

ASK YOURSELF

Has my acquaintance made such a request before?

REMEMBER

Always confirm sudden distress messages before any financial assistance is rendered



Safe Guards

- Verify the caller's claim before you take any step to help
- If the solicitation is by email, ensure you authenticate through a phone call
- Get independent confirmation from a third party when sudden distress is received

Contract Scam/ Funds Transfer

When you have not executed any contract but receive messages from unknown persons seeking your favour to remit payments for jobs executed in a foreign country into your account for a cut of the money, be wary.

How It Works

A prospective victim is told that a certain government agency or committee is processing the payment of a contract purportedly executed in the past and that the victim should provide his bank details so that money can be transferred to him/her. A response automatically engenders unending demands for advance payments until the victim comes to the realization that he/she has fallen into the hands of scammers. This type of scam is a classic advance fee fraud in which several fake documents are used in furtherance of the scam

A variant of this scam involve solicitations for the use of your bank details to transfer stolen funds from a country, usually an African country. The requests often come from fraudsters claiming to be relations of ranking government officials or children of a dictator ousted from power.

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What to Do

ASK YOURSELF

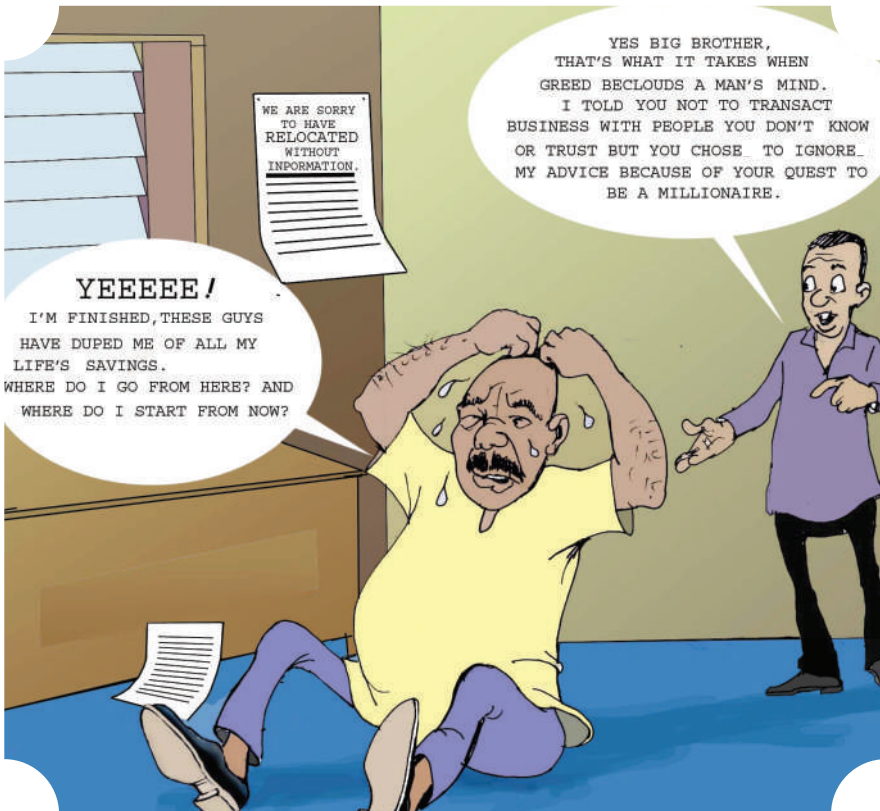
What qualifies you to get a cut of a contract you knew nothing about and from a person you have never met?

FIND OUT

From Embassies/High Commissions and other sources the veracity of the claims.

REMEMBER

No genuine contract is awarded on the internet



Safe Guards

- Never be part of any transaction that seems dubious or which you might not be comfortable discussing with family, friends and associates. Any transaction cloaked in secrecy is most likely an expressway to financial perdition.

Inheritance Scam

Everyone loves the sweet aroma of inheritance but if your parents and family members have not bequeathed any wealth to you, you might endanger your financial health if you suddenly believe such inheritance can come from total strangers.

How It Works

A letter suddenly appear in your mail box, by somebody who claims to know you or who got your contact from a friend, asking for your assistance to transfer an inheritance left by a dead relative or friend. Such letters are typically made out to be from a lawyer or a bank representing the interest of the deceased.

In the process of trying to claim the inheritance, you are asked for documents and personal banking details. Then you are asked to pay fees and taxes and your identity could also be stolen in the process.

This scam is perpetrated in different ways. A scammer may introduce himself or herself as a top manager of a bank and tell you there is a dormant account in the bank with so much money which belongs to one dead wealthy person, which relatives of the deceased are unaware of. They tell you they need your account details to move the 'trapped funds.' Once you respond to the request, they will continue to inundate you with requests for more money.

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What to Do

ASK YOURSELF

what informed your choice as the one who could help secure the inheritance

FIND OUT

about the offer. Never take the request for assistance on the face value, investigate

REMEMBER

Issues of inheritance are dealt with at the court of law and not through the internet



Safe Guards

- Take such stories with a pinch of salt
- Be conscious of the fact that nobody will want to involve a total stranger in sharing his inheritance.

Charity Scam

Scammers play on people's benevolence mostly by spinning stories calling for voluntary donations in furtherance of such events

How It Works

The scammers collect money by pretending to be genuine charity. Usually, fraudsters seek to cash in on any natural disaster that is in the news by posting heart-rending stories or photographs on the internet. They request monetary assistance to help victims of such disaster or crisis. Such monetary assistance, they claim, will help pay medical bills, provide feeding and a host of other charitable services.

Again, there are those who come under the guise of religion by appealing to your conscience to give towards the building or construction of a church or mosque or to build an orphanage. There are also those who solicit money or contributions to meet the demands of a particular situation. Sometimes they use pictures of sick persons or disabled persons who urgently need medical care.

Some also come with stories that they run orphanages and send pictures showing them with children at orphanages.

All this is done to appeal to the conscience of potential victims and make them part with hard earned money.

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What to Do

ASK YOURSELF

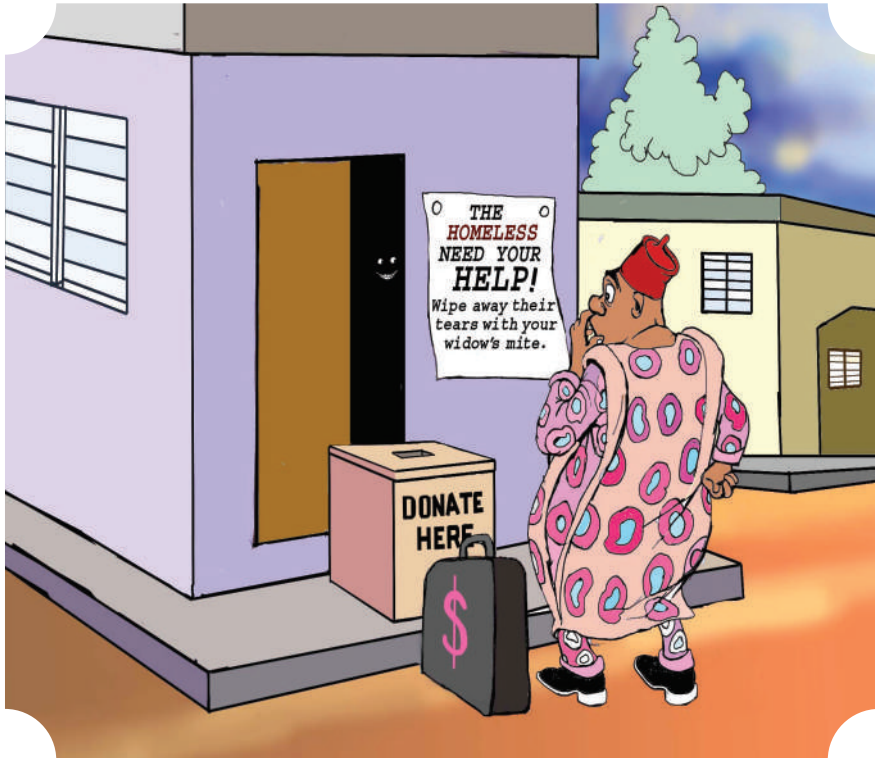
Who is behind this charity? Is the cause genuine?

FIND OUT

If those you are paying to are indeed affiliated and/or representing the cause

REMEMBER

Charities are not anonymous. They are registered legal entities with real trustees.



Safe Guards

- Carry out your own investigation and ensure that you are dealing with the genuine operators of a charity.

Juju Scam

In some parts of the world, especially African societies, it is believed that spirits and deities possess supernatural powers which they deploy either for good or ill. One of such beliefs which have strangely not been mitigated by modernity is the power of such forces to confer wealth and provide spiritual solutions to diverse problems. Fraudsters have cashed in on this notion which is still popular in Africa and the Caribbean to swindle unsuspecting victims

How It Works

This scam comes in various guises but mostly involves claims of invocation of the powers of deities and other supposed spiritual forces touted to have powers to confer benefits on victims. Frequently, victims are taken to shrines in remote villages and towns where they are propositioned by a priest(usually one of the con artists) to receive instructions from a supposed spiritual force on what to do to solve the problems. And to foreclose detection, victims are warned never to discuss such encounters with anyone. Failure to heed such warnings, they are made to believe, carries consequences, including death.

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The instructions from the spiritual forces always end with request for money for some cleansing exercise or to buy one item or the other. Pliable victims continue to pay until they are milked dry

What to Do

ASK YOURSELF

Do they have the capacity to solve my problems?

REMEMBER

There is no shrine or deity that has the ability to make you rich or solve your problems



Safe Guards

Never accompany anybody to shrine or spiritualist for purposes of receiving a formula that will make you rich.

Above All

Whenever you are called to come to a shrine to receive some wealth potion or get your problems solved, know that you are being propositioned to be scammed or fleeced

Lottery Scam

With the global economic downturn, people have come to embrace lottery wins as a quick avenue to make money. This is not lost on fraudsters who have cashed in on this trend to dupe several people. A simple text message alerting some people that they have won one lottery or the other (even when they did not participate in the first place) have seen them emptying their accounts to pay fees and taxes to claim non-existent prizes.

How It Works

Scammers usually send e-mail, make phone calls and send text messages informing you that you have won a prize even when you did not enter any contest. They entice people with some mouth-watering prizes. But there is always a caveat: you are told to make payments before you finally collect the prize. This scam targets mass victims.

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What to Do

ASK YOURSELF

Did I participate in any lottery? If the answer is in the negative, then my winning is a scam.

FIND OUT

If there is any such lottery in operation at that time and how people emerge winners.

REMEMBER

You cannot win a competition you have not entered.



Safe Guards

- No lottery company will ask for winners to make advance payment to collect the lottery prize.
- Always delete unsolicited bogus mails and ignore dubious text messages and telephone calls.

Crude Oil/ Mineral Resources Sales Scam

The extractive Industry is highly lucrative. The allure of making quick investment breakthrough in the sector has sent many to financial ruin.

How It Works

The fraudster makes contact either through telephone or e-mail, offering to sell petroleum products, precious stones, etc, to the potential victim at a ridiculously discounted rate, far below world market price. They convince the prospective victims to invest in the business. The scammers who are conversant with the workings and technical details of the industry provide samples and other documentation to convince victims. They also create websites. Once convinced, payments are demanded for phantom products.

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What to Do

ASK YOURSELF

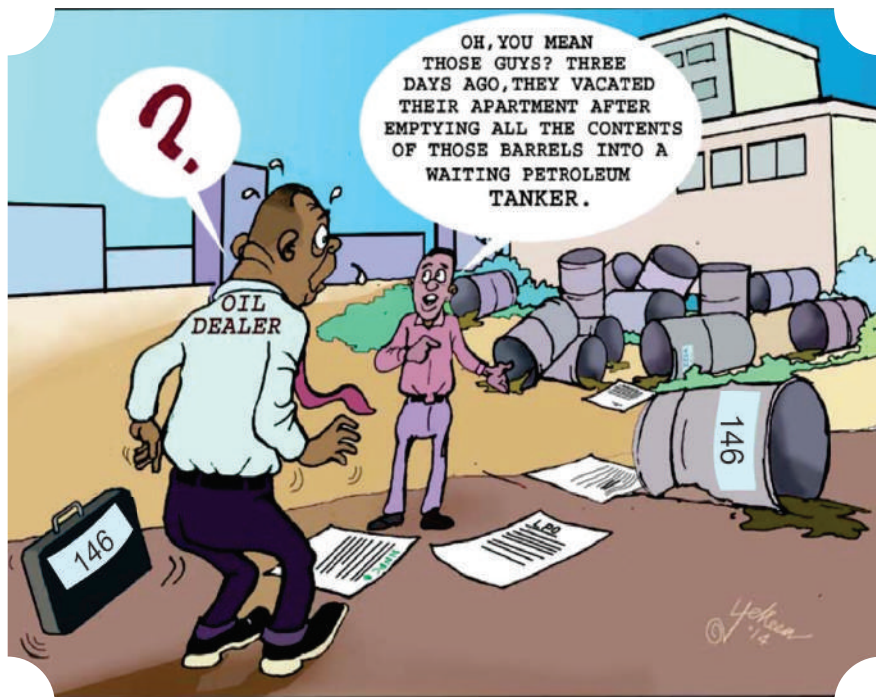
Are minerals resources sold on the internet?

FIND OUT

more about the transaction from relevant agencies and other traders

REMEMBER

Crude oil and mineral resources are sold on the international commodities exchange by reputable traders and not opaque businessmen.



Safe Guards

- Never close an oil deal without carrying out proper due diligence check on the companies and individuals involved.

Wash-Wash (Money) Scam

In this day and age some people still believe that it is possible to sit somewhere, either in their homes or at a shrine and be printing fresh high denomination currency notes, whether naira or foreign currencies. They fail to reason that no one would let people into the secret of money printing if they knew it.

How It Works

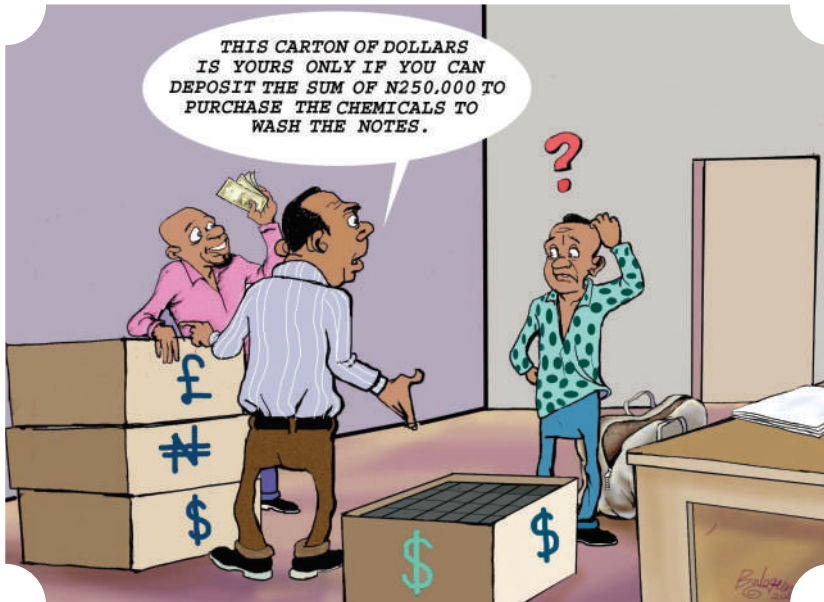
The tricks employed by fraudsters who dominate this trade are many. A fantastic proposition could come in the mode of an offer of a large consignment of dollars that needs to be 'cleaned' to become spendable because it is currently marked. A typical scenario could be that a few genuine dollars are neatly and carefully arranged on top of fancy trunk boxes of large quantity of fake or blank papers which appear as real dollars in a controlled environment.

A few of the genuine dollars which are marked are cleaned and may be spent in the presence of the potential victims to further convince him that the deal is real. Other members of the syndicate will try to convince the potential victim that he should get more money for them to clean the other 'dollars' and that he would be highly rewarded.

24 The snag, however, is that the chemical needed to clean the dollars is very expensive and difficult to come by. Contact is made by the scammers to other members of the syndicate in the presence of the would-be victim who tells them where they can get the chemical and how much is needed to purchase it. Thereafter, much persuasion is made to ensure that the would-be victim brings the money to clean up the other large consignment of dollars. And he is told not to share the information with anyone in order not to be schemed out of the deal.

At other times would be victims are taken to shrines in remote villages where they are made to listen to supposed spirits asking them to bring money for sacrifices to make them rich.

The truth only becomes obvious to the thoroughly fooled victims once they part with their hard earned money just to find there is no dollar anywhere.



What to Do

25

ASK YOURSELF

If it were possible to produce currencies simply by applying chemicals to papers, would these people be willing to involve you?

REMEMBER

Genuine currencies can only be printed and circulated by Government.

Safe Guards

- Money cannot be produced by the application or washing with mere chemicals.

Scholarship Scam

Many families yearn for assistance to get their wards a decent education. Fraudsters have also cashed in on this to defraud people.

There are many websites on the internet that are offering scholarship for persons that are eager to study abroad. But if you do apply and you are told that you need to pay some money to process your application it is most likely that it is a scam. So, avoid making payment either on-line or through the bank for any offer of scholarship. No genuine scholarship offer will require you to pay any processing fees or other payments for visa or verification of your credentials or certificates.

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What to Do

ASK YOURSELF

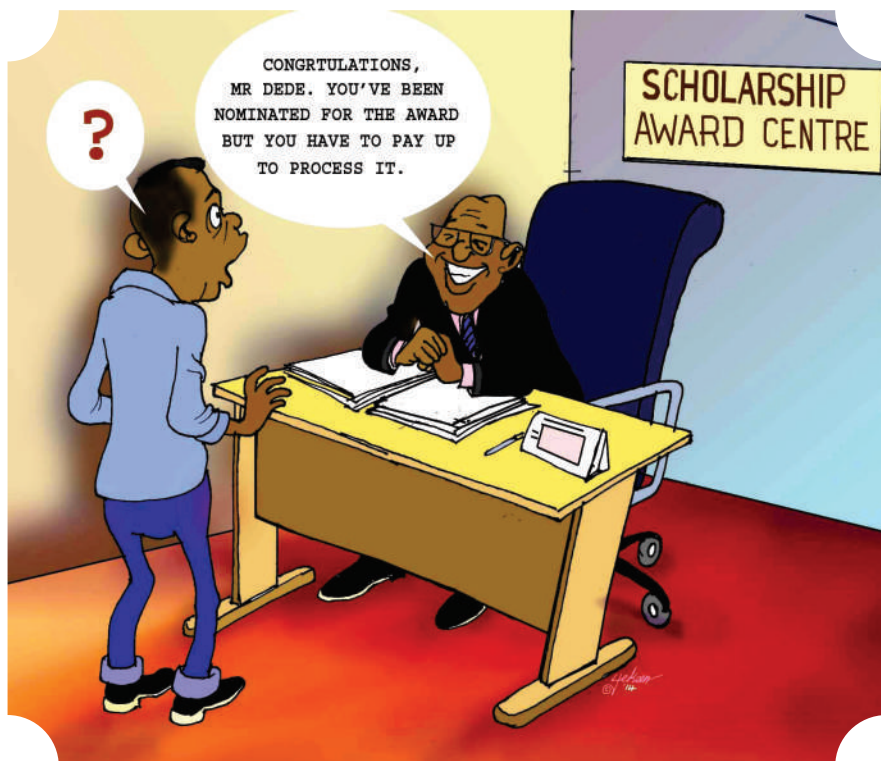
Do I need to pay fees and charges to get a scholarship?

FIND OUT

the status of the organisation or educational institution

REMEMBER

scholarships awards involve competitive processes for deserving candidates.



Safe Guards

- No genuine offer of scholarship would demand any payment as scholarship is free.
- Do not make any payment when contacted.
- Visit the home embassy or website of the awarding organisation/educational institution to ascertain the veracity of the offer.

Auction/ Product Scam

An attractive product advertisement, with generous discount offer could be bait to financial misery

How It Works

Most victims of this scam are foreigners. What scammers usually do is to advertise a product or goods for sale on the internet at heavily discounted prices to attract unwary buyers. Once a buyer indicates interest in the product, they start to extort money by coming up with all kinds of bogus charges for such things as demurrage, clearance, certification and a host of others.

For example, a scammer EFCC eventually sent to jail, once advertised on the Internet that he had rail scrap for sale. Unfortunately a genuine Turkish businessman saw the advertisement and indicated interest to buy. The scammer persuaded the Turk to come to Nigeria and view the goods. Once he came, the businessman was taken to the Nigeria Railway Corporation compound, where he saw tons of rail scrap, which further convinced the innocent businessman as to the genuineness of the deal. Thereafter he was made to part with \$80,000 which he was told was the cost of the goods. All he took back with him to Turkey was a promise that the rail scrap would be shipped to him in a few weeks. However, once he returned back to base, the scammers started making further request for money which they claimed they needed to settle government officials to fast track the shipment of the goods.

If you are also somebody that sells products online, scammers can also target you by offering payment in cheques that far exceeds the value of your products. You are told the excess payment was in error and then requested to make a refund via money transfer. Most people, who pay such refund, discover later that the cheque is a counterfeit. In this instance, the victim loses both ways: the product and the transferred money.

What to Do

ASK YOURSELF

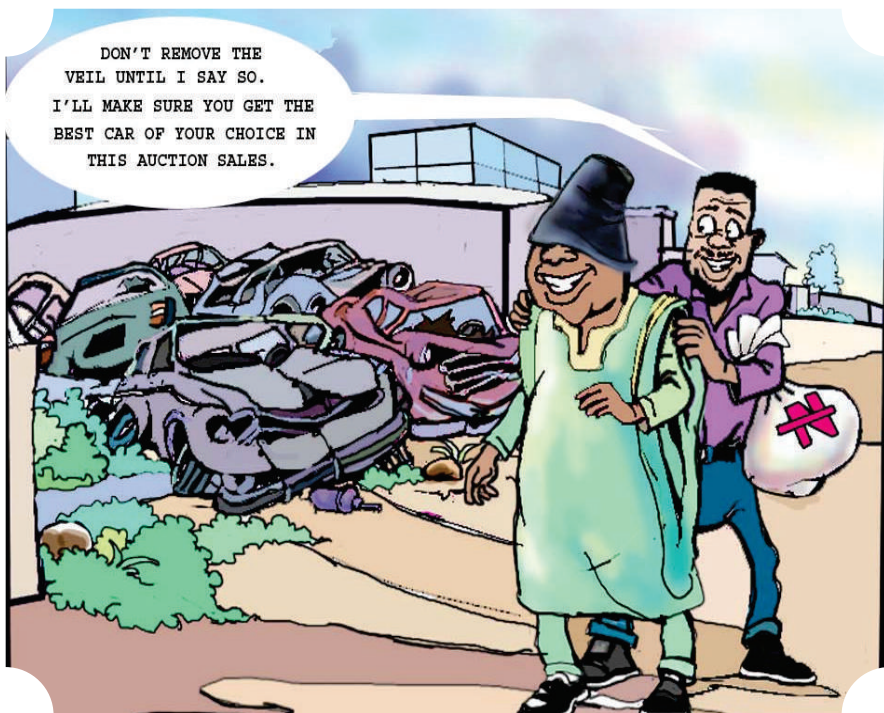
How genuine is the deal? Verify from relevant authorities

FIND OUT

Any proposition that sounds too good to be real should be treated with circumspection.

REMEMBER

Any deal that looks too good to be true is suspect.



Safe Guards

- Do not be in a hurry to make payments. You can tell the scammer that his cheque has to be cleared before you can refund any money
- Do not part with your goods or products before the cheque is cleared

Emergency Scam

Usual Targets: Nigerians and other Africans

Not every call to save the life of a relative or an acquaintance in distress is genuine.

How It Works

Another form of emotion scam come in the mould of solicitation for payments to save a relative in distress. It usually starts with a phone call informing a person that his/her child or relative has been involved in a ghastly accident or some sudden life threatening emergency. The phone call could simple say "your child or brother who is schooling in the United States or Britain has been involved in an accident and he is in a coma".

To make for believability, the person calling who pretends to be a doctor or nurse would inform the would-be victim that a search through 'injured' or 'sick' person's phone indicated the potential victim as a parent or relative. Yet another member of the syndicate may call to claim that he or she is a friend to the injured person and that before the accident, they had discussed some of his family issues. Usually the potential victim may be warned not to inform other members of the family so as not to trigger anxiety in the family. The warning is then followed with demands for the remittance of some money to save the life of the supposed accident victim. They will usually direct their victim to send money to them through Western Union Money Transfer. Usually it is after the victim would have transferred the money that he would realise that he had been duped.

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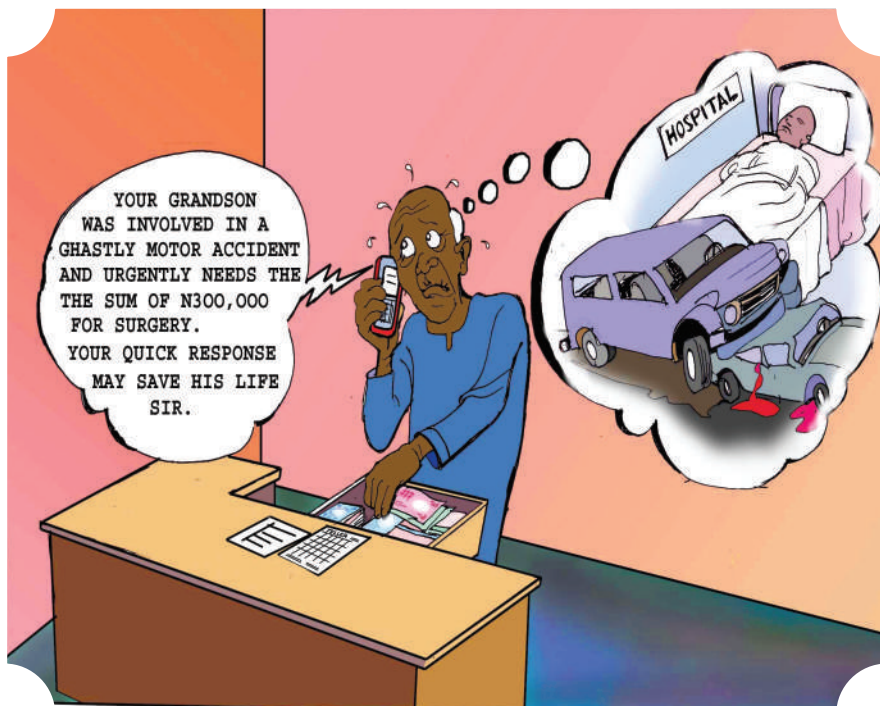
What to Do

ASK YOURSELF

Do I have any relative that could be in such emergency situation?

REMEMBER

to call your relative in the said country to verify the claim.



Safe Guards

- Do not answer leading questions about any relatives from strangers.
- Verify the caller's claim before you take any step to help.
- Do not part with your money to somebody you don't know.

Immigration/ Visa Scam

Usual Targets: Nigerians and other Africans

The search for greener pastures abroad have led many into taking desperate steps to realise their ambitions to travel overseas, especially to Europe and North America. Fraudsters have capitalized on this to dupe many would-be immigrants.

How It Works

The scammers claim to have connections at embassies or with persons who can help secure entry visa and other travelling documents for those seeking to emigrate. They demand various fees and charges to help procure vital travel documents. While the scheme lasts, they keep telling stories to support the unending demands for more money. Eventually, if they do not disappear with the victim's travel documents, they may issue a fake visa to the unsuspecting victim who certainly would be arrested at exit or entry ports.

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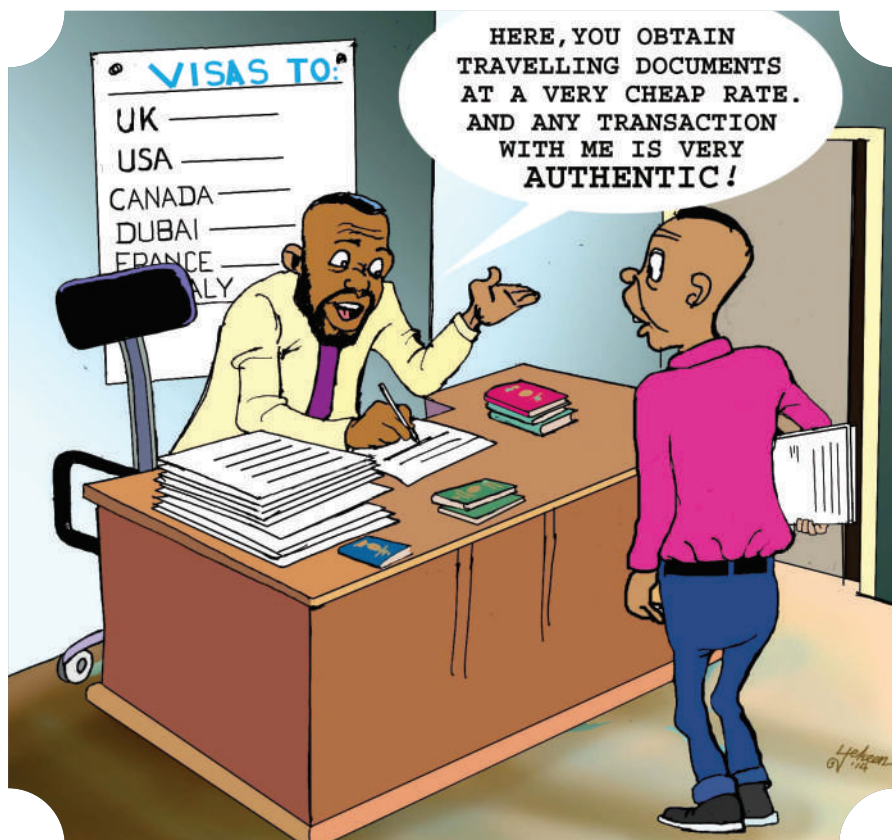
What to Do

ASK YOURSELF

Why pay money for visa and other documents to an agent when you can deal directly with the embassy?

REMEMBER

Biometrics has made it impossible for anybody without genuine travel documents to procure a visa.



Safe Guards

- Go to the embassy of the country you intend to visit, to process your documents yourself.
- Most countries issue visas directly through their embassies and not through third parties/agents
- Check the official website of the intended country of visit for guidelines
- Pay visa fees into designated embassy account

Local Purchase Order (lpo) Scam

Usual Targets: Nigerian citizens

Orders to supply goods have turned some people to millionaires just as they have sent many to financial ruin.

How It Works

The prospective victim is usually given a local purchase order to make supplies in the name of a company. The scammers make the profit margins so attractive and irresistible to the victim. The victim is given a fake LPO and instructed to make the supplies to a designated warehouse or office. Once the goods are supplied, the victim would be told to call back the following day or the week after to get payment, which is never forthcoming. Once the scammers succeed in buying time, they disappear without trace. The victim suddenly finds out that he has been conned

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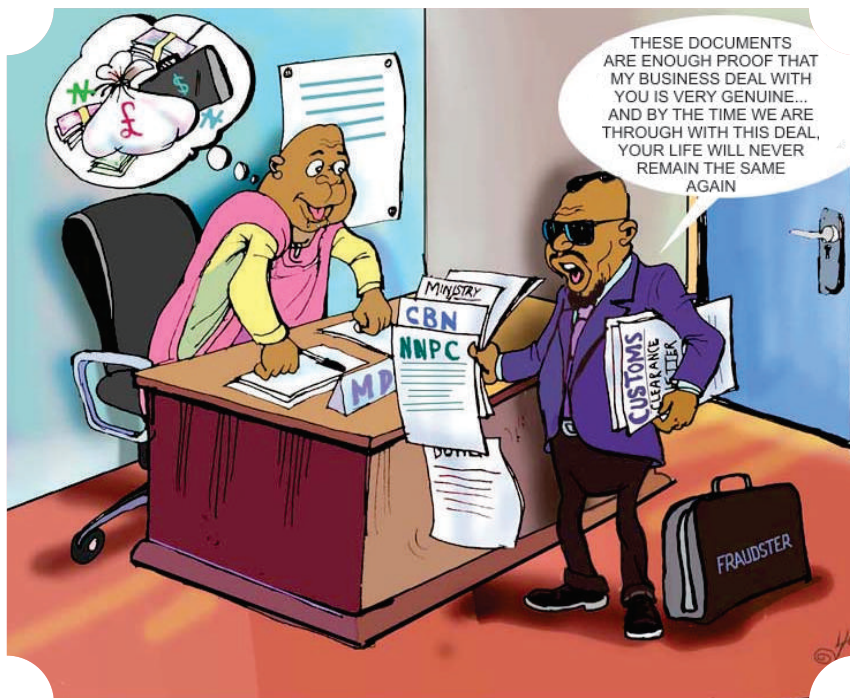
What to Do

ASK YOURSELF

Is the margin of the LPO reasonable?

REMEMBER

Always take additional step to verify the genuineness of LPO and the true identity of the persons you are dealing with



Safe Guards

- Don't accept every LPO especially when it comes too easily.
- Be wary of fantastic profit margin on LPO transactions.
- Confirm and re-confirm that the LPO is genuine and that the company issuing it is reputable



Want to Reach the Commission?

36 Persons and organisations that have comments or complaints about the work of the EFCC or petitions on sundry economic crimes, can forward their correspondence to the Commission at these addresses:

Abuja: 5 Fomella Street, Wuse 2, Abuja
 Lagos: 15A, Awolowo Road, Ikoyi, Lagos.
 Gombe: No 4 EFCC Street, New GRA, Gombe
 Kano: 2 Hajj Camp Road, Kano
 Enugu: Plot 106, Federal Government College Road,
 Independence Layout, Enugu, Enugu state.
 Port Harcourt: 6A Olumeni Street, Old GRA Port Harcourt.

The Commission can also be reached by email at: info@efccnigeria.org and through the following social media platforms:

Twitter: <https://twitter.com/OfficialEFCC>
 Facebook: [http://www.facebook.com/pages/Official- EFCC](http://www.facebook.com/pages/Official-EFCC)
 YouTube: www.youtube.com/pages/officialefcc
 Audio boo: [www. Audioboo.com/officialefcc](http://www.Audioboo.com/officialefcc)
 Google+: officialefcc@gmail.com

You can also send text messages to the following numbers: 08093322644 and 08183322644

