

ADVANCE FEE FRAUD

Advance Fee Fraud is an umbrella term to describe a particular fraud type where the criminal convinces a victim to make upfront payments for goods, services and/or financial gains. But the goods/services don't exist.

Many different types of Advance Fee Fraud utilising various techniques and scams are used by criminals. Some of these (including Romance Fraud and Recruitment Fraud) are covered more in-depth later in this book. However, the numerous different tactics used by criminals means it's worth describing the basic technique behind the fraud; the criminal will offer something to you, but in order to progress, you'll need to pay something up front.

Below is a list of types of Advance Fee Fraud. This list is by no means exhaustive!

- ⚠️ **Clairvoyant or Psychic Fraud** – The criminal predicts something significant in your future, but they need money to provide a full report.
- ⚠️ **Cheque Overpayment Fraud** – The criminal overpays for something with an invalid cheque, and asks for change.
- ⚠️ **Recovery Fraud** – Once you've been a victim of fraud, the criminal contacts you, claiming that they can recover your losses, for a fee.
- ⚠️ **Inheritance Fraud** – The criminal tells you that you're in line to receive a huge inheritance, but you'll need to pay a fee to release the funds.
- ⚠️ **Loan Fraud** – The criminal asks you to pay an upfront fee for a loan.

- ⚠️ **Lottery Fraud** – You’re told you’ve won a prize in a lottery, but you’ll need to pay the criminal an admin fee.
- ⚠️ **Racing Tip Fraud** – The criminal offers racing tips that are “guaranteed” to pay off, for a small fee.
- ⚠️ **Rental Fraud** – The criminal asks for an upfront fee to rent a property, which may not be theirs, or even may not exist.
- ⚠️ **West African Letter Fraud (aka 419 Fraud)** – The criminal asks for help moving a large sum of money from one country to another, promising to cut you in, but asks for a payment upfront first.



- ⚠️ **Work from home Fraud** – The criminal offers you to make easy money working from home, but you need to pay a fee in advance, for business leads, or a website.
- ⚠️ **Vehicle Matching Fraud** – The criminal contacts you just after you’ve placed an advert trying to sell something (usually a car). They ask for a “refundable” fee to put you in touch with a non-existent immediate buyer.



TYPES OF FRAUD

How to protect yourself

- ⚠ Be extremely wary about giving money to anyone upfront, especially a stranger, for any reason.
- ⚠ If they claim to be an official, double check their identity, but don't do so using any contact details they give you.
- ⚠ Don't be pressurised into making a decision in that moment. Always take time to think, don't forget to Take 5.



REMEMBER

Criminals will try any lie to get your money.

CAUTION

Don't give money upfront if you have even the slightest suspicion.

THINK

**Why should I give this person money?
Why have they targeted me?**

