

ISSA Proceedings 2010 - Building A Trustful Audience In Scam Letters



Advance fee Fraud letters or as they are also known 'Nigerian 419 Scam letters' are named after the section of the Nigerian penal code that addresses them. They usually involve a person pretending to have access to a vast sum of money that he or she needs help to get out of the country.

In return for access to their bank accounts or other services, the addressee is promised huge cuts of the 'proceeds'. Often, the victim is asked to fork out send hundreds of dollars up front - and then thousands - to cover the bribes, administrative costs, and other fees that are said to be required before the money can be moved out of the country. Of course the money never materializes (Brady 2003). Whereas in the past initial contacts were made via mass-mailings, hand deliveries or fax machines, today Nigerian scam letters are sent via email.

Advance fee Fraud letters are an intriguing problem to argumentation studies. Since they appeal to the reader's empathy and infer to the character of both speaker and audience, they clearly represent a case of what Danblon dubs following Perelman "rhetorical persuasion" (Perelman 1988/1989; Danblon 2004). And because their objective is to defraud the recipient, we can say that we deal here with rhetorical manipulation. Their interest for argumentation studies stems from the fact, that despite their obvious dubiousness, they actually seem to work. Statistics are vague, but show that out of the millions of letters sent each year by email across the world, 1-2% of the receivers actually engage in "business" with the sender and send in personal details and money (Dillon 2008). Moreover, though one is tempted regard those who fall for the letters as gullible, data shows that many of the victims are nevertheless highly educated. Moreover, those who fall prey to investment or fund fraud are often established in the business world. In the study undertaken by Corpeleijn (2008), the majority of the victims (80%) worked in academia, the corporate world, government or education (Schoenmakers et al. 2009).

How can scam letters be successful? What may be the cause of their effectiveness on certain people? What are the rhetorical strategies used and how do they endeavour to elicit cooperation and induce the recipient's action?

This paper's aim is to address these questions through the following points: first the characteristics of a typical scam letter will be defined and it will be shown why they are immediately suspicious to the average reader. Then an explanation will be given as to why studying scam letters as fallacies (as was done by Kienpointner 2006) is barking up the wrong tree. Finally, another possible reading of scam will be suggested, which takes into account the way trust is constructed between speaker and audience by appealing to the recipient's good will, knowledge, and credulity.

1. The Obvious Dubiousness of Scam Letters

Scam letters are hard to believe for both contextual and discursive reasons. You receive an email from a stranger, signed by Ms. Jane Graham, Suha Arafat, and, in the past even world famous African leaders like Mobutu Sese Seko of Zaire, Jonas Savimbi of Angola, and Kenneth Kaunda of Zambia. It is hardly ever addressed to your name or email address, and most often you are part of an undisclosed recipient list. The addresser, usually a widower or a young girl tells you an incredible story: she is the daughter or the spouse of a late prominent politician or businessman in a developing country (mostly in Africa), who died in a plane crash or was assassinated in a coup. She speaks to you in a personal manner ("Dear one", "Dear Good friend", "Hello friend", "My beloved"), and pleads you to help her release the money her husband/father had left her - a fortune, since as it is implied here, it is common knowledge that African leaders are mostly there to defraud their country - , promising you a nice cut (sometimes up to 50%) of the deal. You receive a few similar letters on a monthly or even weekly basis, each time from a different young woman and spouse (perhaps now dying herself of cancer). How many girls and spouses of prominent politicians who died in a coup and left a fortune can there possibly be, and why do they all seem to consider you as a reliable partner, a solution to their problem? Or the letter may come from an official source (a bank or a business company), announcing that you have inherited or won a large sum of money. The reception of such sudden, unsolicited and unexpected letter is in itself suspicious, for you have never opened an account in a specific bank abroad, let alone played the lottery. Yet, you receive a congratulatory message upon a huge win.

TABLE 1 and TABLE 2 resume the discrepancies and incongruities the reader may come across in the various types of scam letters. These should in principle impede belief and cooperation with the addresser:

TABLE 1 – *Discrepancies between facts and information supplied by the letter*

<i>Information supplied by the letter</i>	<i>Facts</i>
Money in an account abroad	You have never opened an account abroad
Lottery win	You have never played the lottery
You have been selected for your impressive profile to help someone unblock inheritance money (legal or illegal)	You have no profile on the Internet
You are being solicited by a famous person and who seems to know you	You do not know this person or if you do it is not the sort of person you think would engage in such financial dealings
You have been solicited for ethical or religious reasons, to help unblock money for charity purposes	You have never engaged in charitable activities

TABLE 2 – *Incongruity between the official status/the situation of the addresser, the style she is using, and the information conveyed.*

<i>Status/situation of the addresser</i>	<i>Style or information conveyed</i>
An official	Broken English used
An expert in some field	Wrong arguments used
A reputable company (Microsoft or other)	A suspicious email or business seal
A person on her deathbed	Using laptop

The suspicion provoked by the letters can easily be confirmed by running a Google search on a phrase from the email, even the name of the sender. This will redirect you to the FBI's website where nearly every possible scam letter has been identified and put up for comparison and verification. So, to sum up, all

evidence – contextual as well as textual – should lead the average person to conclude that the letter is a fake, designed to defraud you by an impersonator.

2. *On why fallacies and strategic maneuvering is going down the wrong alley*

In his chapter entitled “How to Present Fallacious Messages Persuasively, the Case of the ‘Nigeria Spam [sic.] Letters’”, Kienpointner argues that “there are emotional arguments and strategies aiming at persuasiveness which clearly cannot escape a critical judgment of being fallacious reasoning.” (Kienpointner 2006, p. 162) But he also claims that scam letters contain dubious arguments that do not appear to be fallacious, and “are successful to a certain degree in convincing many persons to trust the authors of the letters. It is, therefore, interesting, he suggests, to take a look at the rhetorical strategies used in these fallacious texts, where *strategic maneuvering has gone wrong*.” (ibid., p. 163; my emphasis)

His starting point is that of *strategic maneuvering*, i.e., a “discourse which is aimed at making the strongest possible case while at the same time avoiding any moves that are clearly unreasonable.” (van Eemeren & Houtlosser 2002, p. 16) “In a great many cases, continue van Eemeren & Houtlosser the maneuvering, whether it is successful or not, is in perfect agreement with the rules for critical discussion and may count as acting reasonably. As a rule, strategic maneuvering is at least aimed at avoiding an open violation of these critical standards. Even arguers who momentarily let the aim of getting their position accepted prevail, will strongly attempt to keep up the appearance of being committed to the critical ideal of reasonableness. They will still display what Johnson (2000) calls ‘manifest rationality’.” (ibid.)

In other words, Kienpointner evaluates the arguments and strategies used in scam letters *within* a system of rationality, which acknowledges critical standards respected by arguers, at least on a manifest level. At the same time he admits throughout his analysis, that the reason scam letters have been successful is the usage of strategies related to ethos. They are designed to create trust by reflecting the (apparent) sincerity of the writer, and appeal to the emotions of the addressees (greed, pity, religious awe, fear and suspicion) (Kienpointner 2006, p. 171-172). For scam letters to work, then, as Kienpointner ends up stating, logical or critical standards need to be *put aside* or at least are not major determinants in appealing to the addressee. Determining whether they appear fallacious or not is not sufficient to account for what makes them persuasive and so, evaluating them

within the paradigm of validity (as Kienpointner initially does) is barking up the wrong tree.

In what follows, then, I would like to show that arguments in scam letters need not indeed be appraised within a paradigm of validity and we have more to gain and to learn from the way they function if we assess them through other concepts. I propose here to focus on Perelman's notion of adhesion (1989) and the notion of trust.

Using Perelman's notion of adhesion (1989) we can introduce other factors in the process of argumentation/persuasion. Danblon (2004) argues that against recourse to formal logic, Perelman sets forth a definition of argumentation as based on the means to enhance the audience's adhesion to the thesis suggested (Perelman 1989, p. 63, quoted in Danblon 2004, p. 1). This definition introduces into argumentation the lost dimensions of rhetoric, such as its human and social implications, and thus requires an interest in the psychology of emotions (Danblon 2004, p. 1-2). "One should be able to bypass a sterilizing dichotomy between a theoretical but oppressive validity, and a dynamic but irrational persuasion." (Danblon 2004, p. 5) That is why Perelman recognizes the limits of rationality in explaining persuasion and poses the question of reasonableness also in terms of psychology, psychopathology, and philosophy (*ibid.*).

Thus, arguments brought forth in scam are neither fallacious nor valid, nor do they "agree" or "disagree" with a critical or rational judge/judgment. They have to do with the strategies used by the authors of the letters in order to build trust between sender and recipient. Some of the strategies used are designed to prove the sender's "source credibility", i.e., the fact that he or she is a reliable person or business partner (the term is borrowed from Hoveland, Janis & Kelley 1953; Giffin 1967), via the display of some historical or technical knowledge. This of course can be considered as an *ethotic* argument. But some strategies are also meant to enhance the recipient's self appreciation: they appeal to her knowledge or capacity for empathy, or shrewdness and are designed to make her "feel good" about herself, presumably to induce a suspension of disbelief even under such implausible conditions. This is achieved by appealing to the recipient's empathy, which is supposedly translated into the building of a positive image of the recipient in his/her own eyes and by transporting the burden of proof upon him/her. This will be shown in the third and final section of this paper.

3. Building Trust under Implausible Conditions – Toward an Evaluation of the Circumstances of Persuasion in Scam Letters

Trust in the communication process means reliance upon the communication behavior of another person, in order to achieve a desired but uncertain objective in a risky situation (Giffin 1967, p. 105). In the context of website transactions, McKnight and others (2002) have defined trust in the vendor as a multi-dimensional construct with two inter-related components – trusting beliefs (perceptions of the competence, benevolence, and integrity of the vendor), and trusting intentions – willingness to depend (that is, a decision to make oneself vulnerable to the vendor) (McKnight et al. 2002, p. 297). Thus, professing a general willingness to depend on an other means one has made a conscious choice to put aside doubts and to move forward with the relationship instead of holding back (Holmes 1991 quoted in McKnight 2002, p. 302).

In 419 fraud, too, everything revolves around trust, gaining the trust of a potential victim and retaining and reinforcing a bond of trust between the perpetrators and the victim. With regard to gaining the trust of the recipient, Bouts (2007, quoted in Schoenmakers et al. 2009) speaks of appealing to the emotions of the victim, which can take place on different levels. The goal of this is to influence the perception of the victim so that she will start to believe in the scam on all fronts. The 419 scammers can seemingly adapt effortlessly to the world as it is experienced by their victims and cater specifically to it (Schoenmakers et al. 2009).

In the examples given below, there is an attempt on the part of the sender to construct a credible and reliable ethos (letters 2-7: “Government Accredited Lisenced (!! (sic.)”, letter 7), by projecting a certain social status (a bank manager, a businessman, a religious person involved in charitable activity), by appealing to good intentions (charity, generosity, cf. letter 9), or by providing justifications designed to outdo the doubts which may arise due to implausible details (winning a lottery you never played, inheriting money of a relative you never had, cf. letters 7,9) and incongruity and discrepancies in the letter (why no phone calls are made, why the urgency, etc., cf. letter 8).

Other rhetorical strategies involve the appeal to emotions (Kich 2005; Kienpointner 2006; Schoenenmakers et al.). By “appeal to emotions” I mean here every strategy used to call into action feelings the addressee may have towards a person, a matter, or himself. Thus, typically the persuasive effect of a scam letter

is explained by a response to greed: in all letters where no victimhood is at stake, but rather an improbable or fishy business deal (cf. letter 4), the author appeals to the recipients' probable greediness. Another common mechanism designed to elicit emotions is the appeal to pity: recipient is incited to help the sender who is a victim of some kind of parental or spousal loss, or illness[i]. This strategy differs from the "appeal to greed" in that it may also have some secondary effects on the recipient. If the authors of the scam letter choose to appeal to pity, it is not only because they want the reader to feel sorry for them, but it is also because they infer this may have a *persuasive* effect on her, i.e. call her to action (transfer money). This, I claim, is due to a secondary effect: the reader of the letter may feel pride of being sensitive and benevolent .

The same sense of "feeling good about oneself" may be achieved through another strategy which I dub here "appeal to common world knowledge". In letter 5 for instance, the Central Bank of Nigeria informs a beneficiary of overdue inheritance funds that have "been gazzeted [sic.] to be released" upon verification of the recipient's full personal details. The inheritance money, the letter claims, has been already claimed by an apparent fraud. The recipient of the letter who is informed in current world affairs will probably identify the fraud referred to in this letter as another illustration of the corruption to be expected from African regimes. Responding to the letter is irrational (if we are to evaluate it within the validity paradigm) since his denouncing a fraud does not exculpate *per se* the author from fraudulent intentions. However, if we apply the "feeling good about oneself" criterion, then a possible explanation for the action can be given: the person who receives the letter is familiar with scams and frauds in Africa, but as a shrewd business man, he can identify a good business opportunity, and tell a "true" offer apart from a fraudulent deal. Letter 7 makes allusion to this point: " I know there is absolutely going to be a great doubt and distrust in your heart in respect of this email, coupled with the fact that, so many miscreants have taken possession of the Internet to facilitate their nefarious deeds, thereby making it extremely difficult for genuine and legitimate business class persons to get attention and recognition." In other words, by agreeing to the appeal set forth by the letter, the recipient comes to view herself as goodhearted and/or astute business person, and in any case well informed of world affairs and this enables her to set aside doubts cast by a rational reading of the letter and by the empirical evidence showing that similar letters are reportedly fraudulent.

Finally, in some cases, the argumentation in the letter consists also of a shift in the burden of proof (*tu quoque*): though it is logical that the recipient should seek reassurance and some guarantee of the reliability and trustworthiness of the sender, the latter sometimes demands to know whether the recipient is herself a worthy partner (“Can you be trusted?”, letters 3, 7, 9). The burden of proof is thus shifted from the sender to the receiver: it is now up to the recipient – in case she wants to proceed with the deal – to make an effort to prove that she is worthy of trust[**ii**].

4. Conclusion

In scam letters, the construction of a reliable ethos for the sender is one of the main strategies used. But because source credibility is often fallible, other strategies such as appeal to emotion are activated. The strategies used in the letters suggest that a significant part of what is supposed to persuade has to do with producing positive feelings on the part of the recipient about herself. Whether it is greed, shrewdness, generosity, responsibility, or knowledge, which are appealed to, the authors of the scam letters use them in order to suspend the recipients’ disbelief when faced initially with the negative indications (discrepancies, incongruity) indicated in the first part of the article.

Examples[**iii**]

(1) 13/05/2010

Dearest One,

Please I know very well that this mail might come to you as a surprise, I am Mrs Dagmar a dying woman who has decided to donate what I have to the Church, Mosque or any Charity Organization around your community through your assistance since I will not be able to do this here in my community for the reason which I will explain to you later. I was diagnosed for cancer for about 3 years now after the death of my husband (Dr. Patrick Irlandese) who has left me everything he worked for. My doctors told me I will not live longer than some weeks because of my health I decided to WILL/ DONATE the sum of \$ 4.5 Million to you since I don’t have a child rather than allowing my late husband’s relatives that conspire for his death to use my late husband hard earned funds ungodly. For the fact no one else knows the existence of this fund in the family, As my late husband warned me not to disclose this issue to any of his brethren before his death. So Please you should contact me immediately if you accept to carry on this project

with your complete contact informations Comprising your Complete Names, Address, Direct Telephone and Your Occupation so that I can put you in contact with the establishment where the money was deposited or a lawyer to enable you arrange with them on how to secure the money for the purpose mentioned above, I can't predict what will be my fate by the time you will receive the funds, But you should please ensure that the fund is used as I have described above. You should reply urgently for more explanation.

Best Regards,
Mrs Dagmar Irlandese

(2) Playing the lottery - 5/6/2010

MICROSOFT CORPORATIONS UNITED KINGDOM.
45 Queens Way Stopsley
Queens Blvd, West London
United Kingdom.

Attention: Email Beneficiary.

Congratulations, MICROSOFT / FIFA WORLD CUP ONLINE E-MAIL LOTTERY AWARD PROMOTION 2010.

We write to officially notify you that The Result of the MICROSOFT ONLINE EMAIL LOTTERY held on 30th of May 2010 in London, has been released.. Your email address emerged as our lucky Winner for the 1st category and therefore awarded a cash sum of £1,500,000.00 (One Million, five Hundred Thousand Great Britain Pounds Sterling). Hence we do believe with your winning prize, you will continue to be active and patronize to the Microsoft Product and be a lover of Football.

Your winning Details are as follows:

PROMOTION DATE 30th/05/2010. TIME: 11:30AM.

Reference Number: No. 89/394/21

BATCH NUMBER: 3251/000/10/1f

e-ticket number: 865-45256453 096

LUCKY NUMBERS: 4-13-21-27-36-38-45

[...]

NOTE: to begin your claim, please complete this below including the photocopy of

your identification and contact your claim Agent MR. WILLIAMS REEAL of MORGAN SECURITIES & FINANCE COMPANY below, by e mail, fax, or telephone.

[...]

MODE OF CLAIMS

(1) Cash Pick-Up (You coming Down to Uk Personally to Pick Your Price).

(2) Courier Delivery Of your Certified Winning Cheque Name and other Winning Documents safely to you

MORGAN SECURITIES & FINANCE COMPANY.

TELL/+44-704-571-8749

FAX: +44-807-561-5740.

E-MAIL:claims.2010wr@hotmail.com

Sincerely

Mrs Judy Steele

Washington, DC 20535

(3) Can you be trusted?

— Original Message —

From: jane graham

Sent: Tuesday, April 27, 2010 4:03 PM

Subject: CAN YOU BE TRUSTED

From: Ms Jane Graham,

Scotland, United Kingdom

I am Ms Jane Graham, I wish to seek for your assistance in a financial transaction. however, is not mandatory nor will I in any manner compel you to honor my request against your will. Your profile pushed me to send you this mail; I'm the daughter of late Dr. and Mrs. Nerd Graham. My father was a highly reputable business man (supplier of agro allied material and general merchandise) he operated in the Middle East during his days. It is sad to say that he passed away in one of his trips to the UK. Although his death was linked or rather suspected to have been masterminded by one of our uncles who travelled with him at that time But God knows the truth My mother died when I was a little girl, and since then my father took me so special. Before his death in 2008, he told me about a safe he concealed the sum of Fourteen Million United State Dollars. (\$14,000,000.00

USD) deposited with a large investment & Security Firm in Asia

The safe was disguised & declared as Family Personal Belongings instead of the real content money, by this way the company does not know the true content of the safe as money but family personal belongings. I have in my possession the deposit Receipt which the company gave to my late father on the day he made the deposit with the security firm in Asia. I really don't know what to do than to seek your assistance in claiming these funds on my behalf.

I have been through a lot of hard times here in London. The death of my father has brought sorrows to my life. I am in a sincere desire of your assistance in this regards. Your suggestions and ideas will be highly appreciated. Will you permit me to ask these few questions:-

1. Can you honestly and willingly help me in this transaction?
2. Can I completely trust you?
3. What percentage of the total amount in question will be good for you after the money gets in your possession?

Please, read through and kindly get back to me as soon as possible.

My sincere regards,
Ms Jane Graham

(4) Fishy business proposal, appeal to greed

From: Hello Friend

Date: Wednesday, February 24, 2010 5:15 PM

To: undisclosed-recipients ;

Subject: (SPAM) Hello Friend

Hello Friend,

I am Mr. Yi Kwan a transfer supervisor on investment in Standard Chartered Bank, Hong Kong. I have a business suggestion for you.

In late 2004 our customer Abdul Hussein Khazal Al Basri who was a journalist with al hurra channels and also business man made a numbered cash lodgement for 12 months, with a value of Eighteen millions Five Hundred Thousand United State Dollars only in my branch.

We have sent him several letters and emails before and after the maturity. We later find out that the journalist and his three months old only son had been

killed during the war as they left their house in Basra.

On investigation it was revealed that Abdul Hussein Khazal Al Basri did not declare any next of kin in his official papers including the paper work of his bank deposit. And he also confided in me the last time he was at my office that no one except me knew of his lodgement in my bank. So, Eighteen millions Five

Hundred Thousand United State Dollars is still lying in my bank and no one will ever come forward to claim it. What bothers me most is that according to the to the laws of my country at the expiration of 7 years the funds will revert to the ownership of the Hong Kong Government if nobody applies to claim the funds.

Against this backdrop, my suggestion to you is that I will like you as a foreigner to stand as the next of kin to Abdul Hussein Khazal Al Basri so that you will be able to receive his funds.

Please endeavour to observe utmost discretion in all matters concerning this issue. Once the funds have been transferred to your nominated bank account we shall share in the ratio of 60% for me, 40% for you.

If interested send your response to my personal email address:

emailyikwan_1@yahoo.com.hk

Regards

Yi Kwan

(5) Constructing a reliable ethos via status and appealing to common world knowledge

From: Dr. MICHAEL COLLINS

Date: Tuesday, November 04, 2009 12:17 AM

To: None

Subject: DEAR BENEFICIARY

CENTRAL BANK OF NIGERIA

TINUBU SQUARE, VICTORIA ISLAND,

LAGOS, NIGERIA.

OFFICE OF THE EXECUTIVE GOVERNOR.

FROM THE DESK OF: DR. MICHAEL COLLINS.

INTERNATIONAL REMITTANCE DEPARTMENT.

CENTRAL BANK OF NIGERIA.
OUR REF: CBN/IRD/CBX/021/08

DEAR BENEFICIARY,

THIS IS TO NOTIFY YOU THAT YOUR OVER DUE INHERITANCE FUNDS HAS BEEN GAZZETED TO BE RELEASED, VIA TELEGRAPHIC WIRE TRANSFER (TWT) TO YOU THROUGH OUR LONDON OFFICE.

MEANWHILE, A WOMAN MRS. JANET WHITE CAME TO MY OFFICE FEW DAYS AGO WITH A LETTER, CLAIMING TO BE YOUR TRUE REPRESENTATIVE HERE WITH THIS INFORMATIONS BELLOW:

NAME: JANET WHITE.
BANK NAME: CITI BANK.
BANK ADDRESS: ARIZONA, USA.
ACCOUNT NUMBER: 6503809428.

PLEASE, DO RE-CONFIRM TO THIS OFFICE, AS A MATTER OF URGENCY IF THIS WOMAN IS FROM YOU OR NOT, BECAUSE THE FEDERAL GOVERNMENT OF NIGERIA WILL NOT BE HELD RESPONSIBLE FOR PAYING YOUR INHERITANCE FUND INTO A WRONG ACCOUNT NAME, HOWEVER, WE SHALL PROCEED TO ISSUE ALL PAYMENTS DETAILS TO THE SAID MRS. WHITE, IF WE DO NOT HEAR FROM YOU WITHIN THE NEXT SEVEN BANKING DAYS FROM TODAY. PLEASE CONFIRM TO US IF THIS WOMAN IS YOUR REPRESENTATIVE.

YOU ARE ADVISED TO RE-CONFIRM IMMEDIATELY THE FOLLOWING INFORMATION BELLOW FOR VERIFICATION PURPOSE.

1. YOUR FULL NAME.
2. YOUR FULL ADDRESS.
3. YOUR TELEPHONE.
4. FAX.
5. AGE.
6. SEX.
7. YOUR OCCUPATION.
8. YOUR FULL BANK ACCOUNT INFORMATION.

AS SOON AS WE RECEIVE THE ABOVE INFORMATION FROM YOU, WE SHALL

COMMENCE WITH ALL NESSCCARY PROCEDURES IN OTHER TO REMMIT THIS FUND INTO YOUR BANK ACCOUNT.

THE CENTRAL BANK GOVERNOR,BOARD OF DIRECTORS AND THE SENATE COMMITTEE FOR FOREIGN PAYMENT OVER INHERITANCE FUND HAVE APPROVED AND ACCREDITED THIS REPUTABLE BANK WITH THE OFFICE OF THE DIRECTOR,INTERNATIONAL REMITTANCE DEPARTMENT TO HANDLE AND TRANSFER YOUR INHERITANCE FUNDS,FOR THIS THIRD QUARTER PAYMENT OF THE YEAR.

WE ARE SORRY FOR THE DELAY IN TRANSFERRING OF THIS FUND; MAKE SURE YOU SEND THE DETAILS OF YOUR ACCOUNT CORRECTLY.

PLEASE RE-CONFIRM YOUR INFORMATION THROUGH THIS E-MAIL ADDRESS:infoconfidentalcbn_ng@indiatimes.com

BEST REGARDS,

FOR: CENTRAL BANK OF NIGERIA (C.B.N)
DR. MICHAEL COLLINS

CC: FEDERAL MINISTRY OF FINANCE.
CC: FEDERAL EXECUTIVES COUNCIL.
CC: SENATE PRESIDENT.
CC: ACCOUNTANT GENERAL OF THE FEDERATION.
CC: WORLD BANK AUDITORS.

(6) Seeking to build a reliable ethos by proving expertise, building a reliable image of the recipient - 19/05/2010

FROM THE DESkTOP
OF MR SANDERS WEEK
INTERCONTINENTAL
BANK NIG. PLC.
ATTENTION:

I seek for your co-operation; my name is Mr.Sanders Week A Personal Accountant to Late Engineer Michael, a citizen of your country , who used to work with French oil major total, company here in. Herein, shall be referred to as my client. On the 21st of April 2004, Mr. Michael, his wife and his three children were

involved in a drastic car accident along Sagamu/Lagos Express Road. Unfortunately he and his three kids lost their lives immediately in the event of the accident, while the wife was taken to the hospital where she died three days later. Their bodies were kept in the mortuary for five months, in order for the authority, to carry out a proper investigation on how to locate their surviving relatives. They have checked all available public files and embassies, but all their efforts had proved abortive, as they could not find any of their relatives.

After these several unsuccessful attempts, no one has been coming for his account that he deposited with my bank (Intercontinental Bank Nigeria Plc). And due to the banking law and regulation of 1985, sub section 18d page 103 chapter 11 of constitution governing all banking policy, and in accordance to the banking decree 003 sub section 45 which stated that any deposited fund which remains unclaimed after the existing period of four years will be confiscated by the national treasury department as unclaimed fund. And this has brought too much agitation in our bank between boards of directors on how to declare this account unserviceable, base on the fact that the deceased has no next of kin. After the meeting held by the executives of intercontinental bank with the personal attorney to late Michael on 15th of August 2008, they have all agreed to extend the date to 15th of June 2010.

Consequently to this, I have contacted you to assist in repatriating the money and property left behind by my client before the national treasury department gets them confiscated or declare unserviceable by intercontinental bank Plc Where the deceased have an account Valued at about fifteen Million, three hundred and forty five thousand U.S dollars (USD 15, 345,000.00). The bank has issued out a notice to provide the next of kin or have the account confiscated with in the next few days. Since no one has been able to locate their relatives for over four years now, I seek your consent to present you as the next of kin of the deceased so that this account valued at fifteen Million, three hundred and forty five thousand U.S dollars (USD 15, 345,000.00) can be paid to you and then you and I Can share the money. All the necessary documents concerning this claim are with the Bank legal department. All I require is your honest cooperation to enable us seeing this deal Get back to me for immediate commencement of this deal.

Yours Truly

Mr.Sanders Week.

(7) Anticipating disbelief - 23/05/10

Government Accredited Lisenced!!
Registered Under The Data Protection
Act Of (Reg : GLO/RYPWP/07/11/23)
www.gloworld.com

18th Of May 2010
GLO WORLD WIN & RULE WINNER

I know there is absolutely going to be a great doubt and distrust in your heart in respect of this email, coupled with the fact that, so many miscreants have taken possession of the Internet to facilitate their nefarious deeds, thereby making it extremely difficult for genuine and legitimate business class persons to get attention and recognition. There is no way for me to know whether I will be properly understood, but it is my duty to write and reach out to you.

The management of the Glo Telecommunication Company are pleased to inform you that you/your online profile have been selected as one of our six lucky people in the Glo Telecommunication WIN & RULE WORLD ESTHER/NEW YEAR PROMOTIONS of \$1,000,000.00 USD (ONE MILLION UNITED STATE DOLLARS). This is in celebration of our 5th year anniversary as a merger in the TeleCommunication Company and also to promote international awareness for the Glo networks. Your profile id was selected randomly from a total list of 1,550,250 profile id's from around the world, from our affiliate email clients, websites, social networks.

Global com is currently one of the largest corporations in the Telecommunication company, both in the Africa and other continents and you have been selected as a winner in this years inaugural promotions for \$1,000,000.00 USD. Please note that this is not a lottery sweepstake or windfall and due to the high rate of internet lottery scams on the internet today, the Management of Global com wishes to dissociate itself from this activities and to assure you of the legitimacy of this promotion, please note that this program is open to any scrutiny on your part. It is also in your interest to keep this notification highly confidential to avoid double claims of your winnings and unwarranted abuse of this program. Security Code: GXP/SIX/GW/09ATT115.

To this regards you are required to send to me the below information for further directives on how to claim your prize.

Your full name

Your occupation

Age

Contact Home address

Contact phone number

Upon the receipt of the above information, further instructions will be given to you

This is for your information, attention and necessary action as I await your urgent response. You can reach me on this number +2348078141212 for verbal discussion immediately.

BEST REGARDS,

MR. JAMES ZINI

GLOBAL COM COMMUNICATION CERTIFIED PROMO AGENT.

Claim Global Com Communication Department office,

Congratulations from the Staff & Members of the

Glo Telecommunication Company Lottery Board Commission

NAME: MR A.FARROUKH NAME: MRS F JAKOET NAME: JOSEPH SOLAN

POSITION: BOARD MEMBER POSITION: DIRECTOR POSITION: DIRECTOR

THIS PROGRAM IS SPONSORED BY: GLO TELECOMMUNICATION COMPANY:

AND SUPPORTED BY (PRIVATE BODIES).

(8) Anticipating disbelief - 16/04/2010

Attention, my dear,

This urgent message is to inform you that your fund has been cleared from Taxi department and I have paid the fee check delivery but the manager of EcoBank Benin told me that before the check will get to your hand it expired and it will be hard for you to cash it in your bank due to amount involved and tried to secure all the documents but secretary refused with the reasons that it doesn't allow them to divert your payment. So I told Mr. Koffi EcoBank Benin manager to cash \$750,000.00 USD. We did the work past one week and all the necessary arrangement of delivery sum of \$750,000.00 USD in cash has been made with DHL DIPLOMATIC COURIER COMPANY BENIN REPUBLIC. They carry out the delivery last Monday and their diplomatic agent is on the way to your home.

Please Re-confirm your information below to DHL Diplomatic agent conveying the

consignment and don't allow him to delay in delivering the consignment today as they promised.

Contact Mr. Donald Parker (Dhl Diplomatic Agent)

EMAIL:(top_diplomatparker1@gala.net)

Contact him on this telephone number,5165023146.On no circumstances you should let him know that there is \$750,000.00 usd. inside the consignment to avoid diversion of your compensation. They moved the trunk box to you as families Treasure.

Re-confirm your below info to diplomat right now.

1.Your Nearest Airport=====

2.Your Full Name=====

3.Full Address=====

4.Your Private Phone Number==

The trunk box Key still in Bank because they advised not send the key to you with the same delivery company for security reasons so you can easily brake it.I will move back to Haiti to finish the project there and will not come back till ending of June so don't allow any body to deceive you any more.

Sincerely,

Barr.Charles.B.B.EZe

Debt.Secretary

(9) Friendly approach, appeal to emotion (pity, greed); positive image for the recipient due to charity, huge cut (50% of the deal) - 16/04/2010

Hello Dear,

How are you and everything happening around you? I am contacting you because I need someone who will help me establish an orphanage, and also run a charity program with my life time savings as I will depart this wicked world due to esophagus cancer. I want to help the poor kids as much as I can. I am Malaysian, widow and have no one around me to trust as they all want to loot my money and never care about my interest. Presently I am at the hospital. The total amount for this project is \$8.5million dollars and 50% of the money will be yours and 50% will be for the project. We have never met before but after going through your profile I decided to contact you. I wish you are the honest and hardworking type I

am looking for. Please get back to me so that I can give you the details.

Regards

NOTES

[i] [...] the perpetrator also sometimes tries to elicit sympathy from the victim through a variety of personal problems as in the following example: “I have had a hectic day with my wife been admitted in the hospital for her treatment for cancer (Chemotherapy).” (Corperleijn 2008 quoted in Schoenmakers et al. 2009)

[ii] On the ad hominem front, there is also an indirect appeal to the special circumstances in which the recipient is found: “One must also remember that for the susceptible recipient of such a message, there will be all sorts of reasons to rationalize the apparent mass-mailing of the messages. For the susceptible victim is likely to be desperate, greedy, or good-hearted to the point of being almost willfully naïve.” (Kich 2005, p. 131)

[iii] All spelling and grammatical mistakes are in the original form. A discussion of the rhetorical effects of the faulty style can be found in Kich 2005.

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