Enter The Dragon

In this type of scam, they try to rope you by threatening that someone else is trying to claim money that belongs to you. Anyone who falls for this scam knows it is not their money, so I don't feel as bad about the "victim" in these scams. I love to play "hard to get" where I have them begging me to accept this money that I know nothing about!

Important Notification,

Please, be informed that I am sending this mail to you based on your file I saw in my office early last week. I would like to know if their was a time you transacted any business or transaction with our bank, individual or cooperate organisation which you expected a transfer of some money to be transferred to you which was never completed as indicated in your file right here in my office. I would like to know because someone called KLINT ANDREW is laying claim over the money asking us what he has to do to to make sure that the money is transferred into his account.

Therefore, I would like to have your confirmation on this if you are the one that instructed him to make the claim on your behalf. Other wise, your response will be needed so that we can find the best possible way of transferring your fund directly into your account.

You can call me on my office line between the hours of 8am - 6pm (Mondays - Fridays) and 9am -2pm (Saturdays).

Your earlier response and cooperation will be highly appreciated.

Thanks,
Mr. Marouf Osseni,
Director Inter. Remittance Dept.,
Bank of Africa,
Bohicon Branch, Benin Republic.
Ph. +229 93860833 ext. 15.

I don't know what this is all about. If this man Klint claims the money and knows about it, it must be his.

Thanks,

Thomas

Bank of Africa Benin, Bohicon Branch, 45 Rue Du Commerce, Benin Republic. 10/08/2009.

To Thomas Payne,

In response to your mail, having notified us that you do not know who Klint Andrew is and that you never asked him to lay any claim of your fund, we are going to track him down and make sure that we bring him to book. You are also advised to cooperate with us and make sure that your fund is transferred out of this bank and have your fund transferred into your account in your country. I must be very frank with you that most of

the times, some of the problems you (our customers) have are always your fault. How can you have such amount of money and you care less to have it transferred into your bank all these while. Some of the bank staff we have here lack professional ethics and they disclose foreign customers information to outsiders who try to defraud them. Therefore, at this point, I advise you that it is very important that you get your fund transferred out of this bank into your account especially this time an impostor is laying claim on your fund. We are trying to fish out all the bad ones working with us and bringing them to book.

As a banker, the best way to send your money to you is through bank to bank transfer. To get your fund transferred into your account, you have to set up a non resident account with our bank in your name where your fund will be deposited before we can have it transferred out of this bank into your account. To set up the non resident account cost \$250 only and this is all that it is going to cost you to have your fund transferred directly into your account oversea. I want to also let you know that your fund is insured and the insurance still covers your fund and it is legally binding on any other person who tries to have access to your fund apart from you who is the beneficiary. I strongly believe that this is the reason why it has not been possible for the impostor to claim your fund or being claimed by someone else.

Therefore, right now, all what we need from you is your cooperation which will enable us to start the processing in the right perspective and to follow the due process in getting your fund transferred directly into your account. Having said that, you have to view the attached account opening form attached to this mail. Fill it accordingly and return it back to this office so that you can be directed on how to send the account opening fee to enable us set up the non resident account where your fund has to be deposited first before having it transferred directly into your account.

I wait for your immediate response and compliance so that we can get this processed and finalised and have your fund transferred into your account without further delay.

Thanks,
Mr. Marouf Osseni,
Director Inter. Remittance Dept.,
Bank of Africa,
Bohicon Branch, Benin Republic.
Ph. +229 93860833 ext. 15.

You can call me on my office line between the hours of 8am - 6pm (Mondays - Fridays) and 9am -2pm (Saturdays).

If you read this reply in its entirety, you would see that it is a pre-written response to what my last email should have said. I didn't say what he wrote and it seems like he is putting words in my mouth! He expected me to say that "I didn't send Klint to the bank, etc., etc., etc..."

Are you stupid? Can you read? If you read my last email you would know that I said I don't know anything about this, so the fund must be Klint Andrew's, not mine.

Thomas

Bank of Africa Benin, Bohicon Branch, 45 Rue Du Commerce, Benin Republic. 10/08/2009.

To Thomas Payne,

I am not stupid and as you can see, I can read and write perfectly well. You are the one getting it all wrong because you are seeing it from a different perspective. I told you that a specific amount of money worth \$950,000 (nine hundred and fifty thousand United States Dollars) is right here in your name with our bank and you keep saying you do not know Klint Andrew which I am not doubting you but you saying that the money belongs to him is what I do not agree to. The money belongs to you and the very day I contacted you was the day he wrote me and said that you were the one asking him to claim the money on your behalf. Can you now understand what is happening?

Listen you are a foreigner and this money has been in our bank for a long time and I strongly believe that some one in this bank gave out this information so that Klint Andrew can have access to your money and claim it. I am trying to explain things to you and let you know certain things that you do not know and you are insulting me. I will take it for ignorance because he who does not know will be taught.

Like I said, you have to fill out the account opening form and return it back to this office so that I can direct you on how to send the account opening fee for us to get this finalised and you have your fund transferred into your account immediately. Delaying this will not be in your best interest. I advise that you listen to me and follow my advise.

Thanks,
Mr. Marouf Osseni,
Director Inter. Remittance Dept.,
Bank of Africa,
Bohicon Branch, Benin Republic.
Ph. +229 93860833 ext. 15.

I did not notice it at the time, but I started another bait at this approximate time which also totaled \$950,000.00. I never made the connection...

Why do you think this money is mine? I have told you that I have never dealt with anyone from Africa before in business so this money could not possibly be mine. That's why I said it must be the other guys. I don't know who the money belongs to, but I know it is not mine.

Thanks,

Thomas

Bank of Africa Benin, Bohicon Branch, 45 Rue Du Commerce, Benin Republic. 11/08/2009.

To Thomas Payne,

To answer your question, why I think that the money is yours is because your name appears in your file with our bank and in our data system as the rightful beneficiary. The certificate of ownership also bears your name

as the beneficiary. This new person Klint Andrew just sent in an application letter with a fake address stating that you Thomas Payne instructed him to claim the money on your behalf. You have confirmed to us that you do not know this person and you never instructed him to do anything on your behalf. This clearly shows that he is a fraud. Therefore, from all indications, I am very much convinced that Klint Andrew is fake and someone working in this bank must have given him information about your fund.

Therefore, my advise is that, though you must have forgotten about this fund or probably someone might have contacted you for your assistance in the past which you have completely forgotten and he compensated you with this amount. We are talking about \$950,000 here and that is why I am concerned. It is a very big money to lose to someone else. From all indications, this fund belongs to you and if am to advise you, I will advise that you do everything possible that is needed to have your fund transferred out of this bank into your account in your country. I believe why this person is doing this is because you are a foreigner and he knows that it won't be easy for you to travel down here to get everything settled so easily.

Finally, I will advise that you follow my advise by setting up the non resident account where your fund will be deposited first before having it transferred into your account. The reason why this is necessary is because, your fund has been staying in our bank's treasury account and we cannot make any individual transfer from our bank's treasury account. This is the reason why you have to set up the non resident account with our bank where your fund will be deposited first before we can have your fund transferred into your account in your country. To set up this non resident account cost \$250 only. Once your fund is transferred into your account, the transfer payment slip shall be forwarded to you.

Thanks, Mr. Marouf Osseni, Director Inter. Remittance Dept., Bank of Africa, Bohicon Branch, Benin Republic. Ph. +229 93860833 ext. 15.

From what you wrote, maybe the money does not belong to this man Klint Andrew, but I know for a fact that it does not belong to me. Are you suggesting that I "forgot" that I had \$950,000 in a bank somewhere? That is absurd. You say this money is mine, Thomas Payne, but is there an address that goes with the name? Or a social security number? Do you know how many "Thomas Payne's" there probably are in the United States? There are probably thousands – why do you think I am the right one? I am telling you that I don't know anything about this and that this is not my money – it is somebody else's. If I were to try to claim it, then I would be a thief.

Thomas

To Thomas Payne,

I am not suggesting that you forgot that you had such amount staying in our bank but so many factors could have lead to it. Now that you know, I advise that you claim your money and have it transferred out of this bank into your account in your country before it gets late. I am very very sure that I am contacting the right Thomas Payne based on your email address I have right here with me. I know that their could be more than one Thomas Payne but one thing is certain, I cannot have two contacts of different Thomas Payne's and even if I do, it is my job to figure out the right person but in this case, I don't. I only have one Thomas Payne which is you and that is why I am saying and insisting that this is your fund and you have to claim it before it gets late.

Therefore, one more time, I am asking you to do what is needed of you and have your fund transferred to you. You are not stealing anything. I do not think that someone can steal what belongs to him. It is not possible. The problem with you is that you are yet to open your mind and accept the fact that you owe this money.

Thanks, Mr. Marouf Osseni, Director Inter. Remittance Dept

So tell me, where did this money come from? I didn't deposit it, nor did I ever have possession of it. Who gave it to me?

Thomas

To Thomas Payne,

In response to your mail, I am not the one who gave you the money so I do not know who gave it to you but if you read my first mail I sent to you when I first received mail from Klint Andrew I stated that "based on your file I saw in my office, their was a certain amount that is expected to be transferred to you which was never completed as indicated in your file right here in my office".

So my contacting you was based on what I saw in your file, that is it. I don't know if I have answered your question. Like I said, if I were to advise you, I would advise that you complete the transferring of your fund into your account and stop being persistent. Unless you want someone else to take possession of your money.

Thanks, Mr. Marouf Osseni, Director Inter. Remittance Dept

I am still trying to determine whose money it is and if it is mine. You say that I have a file at the bank for this account? Is there an address, social security number, Passport Number, phone number or anything else that proves that you have the right Thomas Payne? Whoever opened the account must have given you some information about the beneficiary, not just an email address, right? If the account has my address, social security number, Passport number, or even Driver's License number then I would believe that this isn't a mistake.

Let me know,

Thomas

To Thomas Payne,

What I have in your file is not your personal information but your financial record with this bank. Like I said before, I am not the person previously in this position. it is barley a month that I occupied this post. The previous officer died in an auto crash. If I have all these information you are asking for in your file, I would have sent them to you before now. You won't be the one asking for them.

Besides, we do not need all these information before making a transfer into a customers account. We only need some of them when you are setting up an account with our bank. What we need while making a transfer is your bank account information only.

Thanks, Mr. Marouf Osseni, Director Inter. Remittance Dept

Okay, we will get to the bottom of this. I will contact our State Department to get in touch with the appropriate authorities in your country to determine the source and ownership of this money. I know you are insisting it is mine, but if you just have a name, how do you know it is me? As I said before, there are probably thousands of Thomas Payne's in the United States — and you can't possibly know that I am the correct one, especially if I know nothing about this. I do not wish to claim money as my own that may belong to someone else, so I will get the State Department involved and let them determine the outcome. That way, I would be covered in any wrong doing if it turns out that the money wasn't mine.

Does this sound like a good plan?

Thomas

To Thomas Payne,

I understand clearly what you are saying. But if you can trust me for once, I do not think that you have anything to worry about contacting your State Department involved in case anything goes wrong. Anything like what will go wrong? Mr. Thomas, nothing will go wrong because this is your money. If I were the one handling this right from on set, I would provide all these information to you because, I would collect them from the person who left the money for you. But what has happened has happened and I am advising you that you cooperate with me and claim your money. I know that you are trying to protect yourself but personally, I do not think that it is the best decision to do this the way you are proposing because you might be discouraged and it will not be in your own interest. Think about it. Please, stop thinking that this money is not yours.

You, yourself said you don't know where or who the money is from right? Well, I don't want anything to do with it if it is stolen money, or drug money, and connected with anything illegal. That is why I said I would call the State Department – I figure that they could determine the source of the money or at least point me in the right direction. I'll let you know what they say – they'll probably want to talk to you also. I will give them your email address and contact information to speak with you.

Thanks,

Thomas

To Thomas Payne,

I would like to ask you some questions. In as much as I understand your worry and concern, do you think that your State Department will be in the best position to give you any advise concerning your fund better than us? Don't you think that whatever information or response they will give you will depend on what we tell them? Because it is still we and particularly my office that they will contact. Do you think that what I will tell them will be different from what I have already told you? Do you think that if this fund is illegal, I would in any way get myself involved in it? I have a wonderful family and the last thing that I will ever want to happen to them is to

lose me. I will always be there for them and I will not get myself involved in anything illegal. So stop thinking in that direction and follow my advise by filling out the account opening form and return it back to this office so that we can get this finalised. I would like to have your phone number so that I can call you if you so desire. Therefore, I want you to understand categorically clear that their is nothing illegal associated to your fund otherwise, we would have found out and told you and I would not have gotten myself involved in this because I am a Christian and also a law abiding citizen. I would like you to think about this and try to get this finalised as soon as possible.

Thanks, Mr. Marouf Osseni, Director Inter. Remittance Dept

Did you read and understand my last email? You said yourself that you do not know where this money comes from, so how can you insist on the legality of it? I said I would I try to determine the source of the money through my State Department – something that you don't know. That's what I am concerned about. You don't know if this money is connected to anything illegal – drugs, terrorism, theft, etc. I don't want anything to do with it if it is. That's why I need to look into this matter further with the help of the government. I already spoke with someone from the State Department here and he referred me to a gentleman from the FBI, named Dennis Hopper, who is supposed to contact me later this week. I'll let you know the progress.

Thanks

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Ok I shall wait for your update

He is panicking. He doesn't want me to contact anyone who would tell me that he is a scammer, but he doesn't know how to get out of this predicament. Or does he???

I will let you know when the FBI gentleman contacts me and lets me know what to do.

Thanks.

Thomas

To Thomas Payne,

I would like to ask you if you know Mr. Macauley Ngize? He called my office this morning and was asking me if you have received the money he left in our bank for you. I asked him to explain himself which he did and also directed me to his account officer who is working in our bank here. I asked him if he knows who Klint Andrew is. He said no. I also asked him between Thomas Payne and Klint Andrew who did he leave the money for? He told me that he left the money for you (Thomas Payne). He went ahead to tell me that if you have not received the money and if you are not yet ready to receive the money, I should inform his account officer to recall the money back to his account.

After speaking with him, I was satisfied that at least I now know who left the money for you, which was your major concern. I also had to speak with his account officer who is a staff of our bank who affirmed everything concerning the fund to be yours as it was left for you.

Therefore, I would like to advise you that you can now get this finalised. I do not know if you have in way be in contact with this person that left the money for your in the person of Mr. Macauley Ngize.

Anticipating to hear from you.

Thanks,

Mr. Marouf Osseni,

Director Inter. Remittance Dept

How exactly do you know him? Is this the person who left the money in the bank for no apparent reason? That idiot started emailing me about a week ago talking about some money that I know nothing about. After asking a few questions, that moron got rude with me because I didn't understand what he was talking about and he didn't explain himself very well. My major concern was the source of this money, not just who left it. Did that person tell you why he left the money for me? Where did the money come from? I tried asking him but I couldn't understand what he was talking about.

I am supposed to meet with the FBI gentleman tomorrow (Friday) at his office in Akron, so hopefully he will be able to shed some light on this.

I want to thank you for all the help you have given me. You are very pleasant to work with, and once the FBI clears up everything, I look forward to working with you on this.

Thomas

bait just started (a couple of emails...) – okay, back to our story...

Dear Thomas Payne,

This is Mr. Macauley Ngize. I have been trying to contact you for several times now and I keep getting return mail. I would like to know if you have received the money I left in your name worth the sum of \$950,000.00 (nine hundred and fifty thousand United States dollars only). I am in an area where the network connectivity is very slow.

Hope to get your update if you have received the money. If you have not, try and receive it as soon as possible. It is for your compasation as I used your name for an inheritance claim. I am so sorry that I never informed you about it before using your name as I guess that you might not be interested if I had contacted you directly but I am happy that it went very successful and I decided to compasate you with this amount.

Thank you and may God bless you. I beleive that the amount I offered you will be enough for your compensation.

Thank you.

Mr. Macauley Ngize.

I have no idea what you are talking about. I think you have the wrong person.

Thomas

Dear Thomas Payne,

I am not contacting the wrong person. If you read my last mail with every understanding, you will understand what I am saying. I made a cliam of some money using your name because your last name and that of the person are the same and I decided to compensate you for using your name. I left the money in Bank of Africa, Bohicon Branch in Benin Republic in your name after insuring it. What I am saying is that if you have not receive it, try and receive it. The amount in question is \$950,000.00 (Nine hundred and fifty thousand United States Dollars only). Please, if you are not ready to receive it, simply let me know and I shall have my money back.

Thank you. Mr. Macauley Ngize I still have no idea what you are talking about. Why would you put money into my name??? How did you find

me and how did you get my email address?

Thomas

Dear Thomas Payne,

Stop asking me such questions if you cannot read between lines and understand the mail I sent to you. I do not expect you to have the 100 percent idea of what I am talking about. I used your name for a transaction which eventually worked out perfectly well and I am compensating you with that amount. Don't expect me to start given you details of the transaction because I have already completed it. I gave you the money as your compensation which is my social responsibility to you and to satisfy my consciense and if you are not ready to receive the money, tell me and I shall have my money back.

Thank you. Mr. Macaulev Ngize *************************************

Go fuck yourself, you pathetic piece of shit. I don't know who you are or what you are talking about, but I don't let anyone talk to me that way, you fucking asshole. Go jump up your mother's stanky cooch.

Thomas

That was the end of him. Back to the main storyline now...

To Thomas Payne,

Let me begin by advising that if you decide to see an FBI agent, you will be discouraged in receiving your fund. If you tell the FBI what you are telling me, you won't get any encouragement from the FBI. Secondly, if you contact the FBI and he calls my office to interrogate me about your fund, what I will tell him will not be different from what I am telling you. Therefore, if I were to advise you, I would still advise that you take my advise and finalise the process of receiving your money into your account.

To further respond to your mail, when Mr. Macauley Ngize the man that left the money for you called me yesterday, I asked him the source of the fund, he explained to me that that fund is not illegal. He told me that his late father was a rich man who had a foreigner as his business partner and his father had a joint account with the foreigner. When unfortunately his father and his business partner died in a plane crash along with his business partners family which happened in my country on the 25th of Dec. 2003. (I am aware of the plane

crash and 90 people died). He told me that after some years, the bank wrote him and informed him about the money his father banked with his business partner with their bank. When he wanted to cash the money it was not easy for him because of the agreement his father reached with his business partner that in the absence of his foreign business partner, the money must be cashed with the foreign business partner next of kin and vise versa. Now the unfortunate thing was that his father's business partner and his family was in the plane crash and his late father was with them for Christmas festivity when the plane they boarded crashed killing them all. So when he found out that he cannot cash the money and the next of kin of his fathers business partner was his first son, he started looking for a foreign partner that he can use his name as the relative to his father's business partner to claim the money. All the people he contacted thought that it was a lie until he contacted you and only asked you for your name which according to him you gave it to him and when he contacted you further on the transaction, you never responded. He told me that he was happy to have gotten your name and he used it to obtain all the needed documents and was able to cash the money with the help of his lawyer and that was why he left the money for you as a compensation. This was what he explained to me when he called yesterday.

I personally decided to contact his account officer further on this and he told me that his late father was a very rich cocoa merchandise. I was happy after I received his call and this I believe now clears your doubt about the source of the money and its legality. Do not blame him or start calling him names, some people are temperamental while others are not. For him to remember you after the transaction, I do not think that he is a bad person. So I guess you will be satisfied now and get this finalised and receive your fund. I shall be looking forward to your response.

Thanks,

Mr. Marouf Osseni, Director Inter. Remittance Dept

Amazing, isn't it? He determined the source of the funds and they are legitimate so no need for me to contact the FBI – just in the nick of time! Or is it? If you read his long and tedious email you would see that the "source" of the funds don't jive with what Macauley Nigze said though...

Why would I be discouraged from receiving money by the FBI is everything is real and legitimate as you say? I have my appointment with the agent today after work, so we will see how that goes. If this Macauley Nigze person told you all of this, why couldn't he tell me this when I asked him? I asked him a couple times what was the money for and whose it was and he just responded by getting rude – that's why I had to contact my government. If that moron would have just told me up front what this was all about I wouldn't have involved the State Department or the FBI. Either way, doesn't matter now – I have to go to this appointment.

I'll talk to you later

Thomas

To Thomas Payne,

The reason why I said that the FBI will discourage you is because of the way the do their things. I just suggested that because I have been involved with them once and I pray never to get involved with them ever again. You booked the appointment with them and you can cancel it if you so desire. I am not going to tell you what to do but this is what I feel and I just thought it right that I should you let you know.

I do not know why Mr. Macauley did not relate all this to you probably both of you were mis-concepting each other. But that does not matter now as everything has been cleared.

I shall be waiting to hear from you so that I can tell you what to do so that we we can get started and have this concluded.
Thanks, Mr. Marouf Osseni, Director Inter. Remittance Dept., Bank of Africa, Bohicon Branch, Benin Republic. Ph. +229 93860833 ext. 15. ************************************
To Thomas Payne,
I am still waiting to hear from you.
Thanks, Mr. Marouf Osseni, Director Inter. Remittance Dept., Bank of Africa, Bohicon Branch, Benin Republic. Ph. +229 93860833 ext. 15.
His last plea before my big meeting – this was at 3:00PM on Friday – my meeting was on Friday after work. ***********************************
I had an interesting meeting at the Akron FBI Office on Friday. I explained everything to them and showed him your emails as well as the emails from Mr. Macauley Ngize – and what do you think they said?
Thomas ************************************
I do not understand your question? What do you mean by that?
Thanks, Mr. Marouf Osseni, Director Inter. Remittance Dept., Bank of Africa, Bohicon Branch, Benin Republic. Ph. +229 93860833 ext. 15. ************************************
Tasked What do you think the Fbi said about this whole transaction:
Thomas ***********************************
How am I supposed to know? Was I there with you?
Thanks, Mr. Marouf Osseni,

Director Inter. Remittance Dept., Bank of Africa, Bohicon Branch, Benin Republic. Ph. +229 93860833 ext. 15.

He knows that the jig is up but he plays it til the end...

I am sure you already know, and it explains your reluctance in me meeting with FBI and not wanting me to speak with them. Of course they told me you are most likely what they called a 419 Scammer and just looking to steal money from me. They said they would turn everything over to the IC3 for investigation.

Anything you wish to tell me?

Thomas

To Thomas Payne,

Is that. Well, its your money, anything you wish, you can do about it but rest assured that I do not know what they are talking about and what do you mean by 419 Scammer and IC3? It is funny to say that I want to steal money from you. That is very funny, very funny indeed. In your right thinking perspective, does anyone in my position lack anything? Answer me.

What your FBI told was not even what I was thinking. I was simply thinking that they might talk more about the source of the fund but they came up with something ridiculous. Let me tell you that this so called FBI nearly made me to lose my inheritance but thank God that I never listened to them. I am just wondering if as mature as you are the FBI tells you that I want to steal money from you and you believe them, it simply tells me that probably you do not think on your own or should I say that you are not man enough to take positive decisions without seeking for people's opinion which most times are for their own selfish interest. If people in my position in your country lack, people in my position in my country does not lack. Get that straight and in as much as you wish to or does not wish to receive your money, know it that am living a very comfortable life and will NEVER be what your so called FBI talked into your head.

I shall be waiting for the 419 Scammer and IC3 to come and start their investigation.

Thanks,
Mr. Marouf Osseni,
Director Inter. Remittance Dept.,
Bank of Africa,
Bohicon Branch, Benin Republic.
Ph. +229 93860833 ext. 15.

I see that the Benin Financial Monitoring Team cannot afford a real email address and has to use a FREE GMAIL account – is this common? You would think someone as comfortable as you could afford it. Or even a

website for that matter. If I contact the Bank of Africa through their official website, would I speak to you? Of course not – because you are a grubby, little beggar who is too stupid and lazy to get a real job and has to try to steal from rich Americans. You are pathetic.

I know there is no money, you idiot. Your whole scam was as transparent as you are. Some person I don't know left me millions of dollars? You are very stupid if you thought I would fall for that. Let me guess – I would

have to pay for transfer fees, clearance documents, new account opening fees? All by Western Union, I'm sure. Because your bank only accepts payment by Western Union or Moneygram, right?

Your pathetic life makes me sad. I pity you.

I'm sorry that there are people in the world like you. Why is it that everything bad in this world comes from Africa – AIDS, crime, disease, war, hunger, etc. – all from your pathetic, disgusting continent. You are sad.

I have a website – you should check it out, you might learn something - http://macsbaitstore.com/

I contacted him a few more times but he won't answer any more. If you want to bait him, his email is still active - bfmt2007@gmail.com . He's good for a few laughs!