



Jamaican Lottery Scam

From the Office of Minnesota Attorney General Lori Swanson

Some Minnesotans report receiving telephone calls from Jamaican fraudsters claiming that they've won large cash prizes, vacation getaways, vehicles, or other prizes. The Jamaican perpetrators of the scam can be threatening and relentless. As a result, some people have been bilked out of thousands of dollars in this scam. Don't let this happen to you!

How the Scam Works

A person may receive a telephone call from Jamaica (or another country) indicating that they've won a prize in a foreign lottery or contest. The person is told that to collect the prize, they must pay fees for shipping, taxes, insurance, customs processing, etc. The person is then asked to provide their banking or credit card information, or to wire money by MoneyGram or Western Union. In some cases, the person may be asked to send a check to a certain location, either in a foreign country or to a "drop box" within the United States. Once the fraudsters have the routing information from a person's check or their bank account information, however, they use this information to make unauthorized withdrawals from the victim's bank account. Although there are many versions of this scam in operation, they all bear one common trait: ***a request that you send money to receive your prize.*** The scammer typically assures people that they will receive their prize shortly after the lottery has received their payment. Oftentimes, the fraudulent operator may try to gain credibility by claiming to be a lawyer, a customs official, or somehow associated with the Jamaican government.

In some cases, the caller may become hostile, even threatening physical violence to the potential victim of the scam. Some victims report that the caller was extremely aggressive, repeatedly calling the victim and harassing them or their family until they finally disclosed their bank information. In some cases, the person may receive additional correspondence from the scam artist, indicating that the payment process has

been delayed, but in most cases, the person never hears from the fraudulent operator again. ***Once the person has sent the money, contact with the operators is cut off, and the money is gone for good.***

Foreign Lotteries Are Illegal! If someone claims you've won a lottery in another country, it is a scam. Hang up the telephone immediately. Do not provide any information to the caller and do not engage in any conversation.

Tips to Avoid Foreign Lotteries

1. Beware of telephone calls or other solicitations asking you to send a check, wire transfer, or other payment to another country. Once the payment has left the country, United States law enforcement officials may have difficulty recovering the funds.
2. Do not disclose your credit card number, check routing information, or other banking information to unknown callers or those claiming to represent foreign lottery officials. Fraudulent operators can use this information to commit identity theft and access your accounts at will.
3. Do not believe statements that you need to pay money to "collect your winnings." Although lottery winnings may be subject to taxes, legitimate lottery operations simply deduct a portion of the winnings in lieu of the tax payment. Foreign lotteries are always illegal.
4. Do not be rushed into sending money by a sense of urgency or threats from the caller. Stop and think calmly. Remember, there is no way that you can win a foreign lottery.
5. If it sounds too good to be true, it is. Do not let a desire to "strike-it-rich quick" cloud your better judgment.

Project JOLT

The Federal Trade Commission (“FTC”) has announced an initiative called Project JOLT (Jamaican Operations Linked to Telemarketing), aimed at exposing and shutting down fraudulent telemarketing operations in Jamaica. If you receive a Jamaican lottery call, file a complaint with the FTC as follows:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue NW
Washington, DC 20580
877-382-4357

Federal Law

Do not enter any foreign lottery or sweepstakes asking for money in return for winnings or chances. Federal law prohibits the use of mail to sell or buy lottery materials, including tickets, letters or circulars concerning a lottery, chances or shares in a lottery, or payments to purchase such tickets, chances, or shares. Both the FTC and the United States Postal Inspection Service investigate fraudulent lottery solicitations. To report a fraudulent lottery scam, contact the FTC (above) or the U.S. Postal Inspector as follows:

United States Postal Inspection Service
PO Box 64558
St. Paul, MN 55164-0558
651-855-5840 or 877-876-2455
<http://postalinspectors.uspis.gov>

