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Ordinarily 'secured' cards are issued upon depositing of money to cover any charges to incur. Where a scam artist is involved, however, a 'major credit card' may be offered for free but when your card arrives, it can only be used with a specific store or catalogue that is owned by the credit card company. 'Single use credit cards' are not a new concept but scam artists misrepresent them as all-purpose bank credit cards. It can only be used with a specific store or catalogue that is owned by the credit card company. 'Single use credit cards' are not a new concept but scam artists misrepresent them as all-purpose bank credit cards. It can get worse than when the merchandise in the catalogue from which you must choose your purchases is of either inferior quality or grossly overpriced. It is thus advisable to be cautious of responding to such offers. If you are not satisfied with the information provided in the offers, do not pay any fees upfront otherwise you may become the next victim. Organizations offering loans/credit are now more than ever interested in the credit rating of their clients, which is usually based on accessing customer's credit references, which may be obtained from banks or credit reference bureaus. This information assists lenders quantify the level of risk involved in lending to a given applicant i.e. it is used to determine if an applicant is reliable enough to be given credit or lent money. In Kenya, Credit Reference Bureaus are licensed by the Central Bank of Kenya to facilitate collation of such information. It is thus advisable for consumers to ensure that they get in touch with the licensed credit reference bureaus to resolve any credit rating issues.

#### 9. Sweepstakes and 'free' prizes

In this form of mail fraud, people are notified via mail or post that they have won a free prize and when the person contacts the company indicated in the mail/post card, they are requested to pay a 'processing' or insurance' fee and pressured to disclose their credit card number in order to claim the prize. If such communication is received, consumers are advised to only contact organizations where they have participated in lottery, promotion or sweepstakes. In the event that you as a consumer did not participate in any in any lottery, promotion or sweepstake, it is advisable to refrain from making contact with such organizations especially in cases where they demand some form of payment or confidential information for you to receive your prize. To avoid becoming a victim of mail fraud, keep the following tips in mind:

- Restrict access to your mail to persons whom you trust.
- Know when your bank and credit card statements are supposed to arrive each month.
- Better yet, get your statements online if the service is available.
- Know your billing cycles and watch for any missing mail.
- Follow up if bills or new cards do not arrive on time.
- Carefully review all your monthly accounts for unauthorized charges.
- Never respond to a sweepstakes letter by making payments to claim your prize.
- Only make donations to charities and organizations with which you are familiar.
- If you are asked to send a 'deposit to get started' with a work-at-home offer or a pyramid scheme, don't respond.
- If you order merchandise online or from a catalogue and it doesn't arrive or isn't what you ordered, you should report the matter to the police.
- If items you didn't order/purchase arrive on COD (Cash On Delivery) basis, do not make any payments, just send it back.



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**Disclaimer :** While every effort has been made to ensure that the information included in this document is accurate, it is intended ONLY as a guideline towards providing information that would enable consumers make better decisions in the use and purchase of mobile/internet services and should not be regarded as (or used in lieu of) legal advice.  
The Communications Authority of Kenya (CA) will not therefore accept any liability for the consequences of the actions taken or decisions made upon the information offered.

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# MAIL FRAUD



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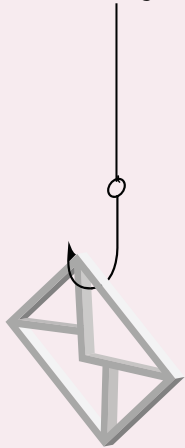
### Introduction

This document provides general advisory information to enable consumers recognize mail fraud. It also provides some advice on what consumers can do to avoid mail fraud schemes.

### What is mail fraud?

Mail fraud is a term used to describe any scheme:

- Used to obtain money or anything of value by means of a product, service or investment opportunity that does not live up to its claim which is offered through mail.
- That attempts to unlawfully obtain information, money or valuables through the postal/courier system.
- Entailing illegal promotion that is designed to deceive consumers by offering products, services or investment that do not exist and is delivered through the mail.



### Types of mail fraud

There are different types of mail fraud that consumers may encounter. They include:

#### 1. Non-delivery or misrepresentation of Mail-Order Merchandise

This is a scam that takes various forms and normally involves the nondelivery or delivery of items that are totally different from what is ordered by consumers. In other instances, a person delivers an item that was not ordered for stating that the item should be paid for at the point of delivery. This scam is mostly popular in countries where there are high numbers of purchases including auctions that are done online. With the increase of online purchases in Kenya, consumers should exercise caution to avoid falling prey to this vice. Establish the reliability and credibility of the source before making the payments or placing an online order.

#### 2. Impersonation

This is a form of mail fraud where one misrepresents the identity of the sender and has letters/documents sent requesting for personal information e.g. bank details, credit card details and other personal information in order to update their records. The information obtained is then used to commit fraud or in identity theft schemes. Consumers should be very careful about whom they provide their confidential/ personal information to. If a consumer receives this kind of mail, they should verify with the organization before responding to the correspondence. It is also advisable to check and verify the correct address before sending this information.

#### 3. Solicitation disguised as invoices

This is a mail fraud scam where fake bills/invoices that appear to be authentic are sent to unsuspecting consumers, businesses and organizations being disguised as genuine claims. The invoices/ bills sent to consumers are formatted in such a way that a small percentage of recipients mistake them for genuine bills/invoices and end up sending payment to fraudsters. Consumers are advised to ensure that all invoices received correspond to the services provided/goods received and supplier details and contacts to avoid making wrong payments.

#### 4. Chain letters

This form of mail fraud is designed to exploit a get-rich-quick desire in the minds of many recipients where the recipients of such letters are guaranteed a lot of money with one small investment. The recipient is usually required to send a small amount of money to everyone on a list, place their names and contact at the bottom of the list and mail it to a number of friends who are then required to do the same. Mailing chain letters is illegal under section 60 of the Betting, Lotteries and Gaming act.

#### 5. Charity fraud

Mail solicitation for contributions towards worthy causes is legitimate and acceptable. But swindlers sometimes take advantage of peoples' goodwill and cash donations made with the intention of helping the needy end up in their pockets instead. It is advisable to contribute to charities that are familiar to you. Conduct some research before making donations to a charity that you have never heard of, or those whose names bear uncanny similarity to those of wellknown charity organizations. It is also advisable to make your contribution directly to the charity or organization and to maintain a healthy suspicion for charities that accept cash payments only.

### 6. Medical Fraud

For years, medical schemers around the world have sold powders, pills, lotions or other gimmicks through the mail to people seeking cures for baldness, obesity or sexual dysfunction. Medical advances have made successful treatment of many of these conditions a reality. Despite legitimate break throughs, some fraudsters continue to peddle worthless portions offering "miracle cures" e.g. instant cure from arthritis, and overnight weight loss and anti-aging solutions, etc. It is important to note that some of these gadgets, portions and gimmicks advertised are not tested by competent medical authorities and some are downright dangerous. It is, therefore, advisable to be suspicious, especially of exaggerated claims, and avoid taking or using such gadgets or potions unless they have been subjected to the scrutiny of appropriately qualified professionals. To protect your health and money, consumers are advised to seek medical advice before purchasing medical supplies sold through the mail system.

### 7. Investment fraud

The investment schemers who employ this type of fraud normally advertise by mail or by telephone and go to the extent of surrounding themselves with legitimate facilities, accessories and professionals, including rented offices, receptionists and investment advisors and professionally designed brochures describing the investment. Their main focus is for you to make payments towards a certain form of investment (Fake securities, commodities, oil wells, business etc.) with a promise of increase in your investment value or above market interest on your capital.

### 8. Credit repair and credit card schemes

These are counterfeit credit repair or credit card offers that are sent through the mail system. Some of them require consumers to make payments for certain attractive arrangements or credit cards but result in the delivery of arrangements or cards that are completely different from what was initially offered. Such offers will include providing credit repair services. Some of these schemes promise, based on the payment of a large fee, delivery of a list of banks that offer a secured major credit/ debit card.

