



Financial Supervision Commission
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Update: Bogus cheques purporting to be drawn on the account of a genuine Isle of Man entity - F.S.C Public Warnings

This notice is issued by the Financial Supervision Commission ("the Commission") in accordance with the powers conferred upon it under Section 30 of the Financial Services Act 2008.

Bogus cheques purporting to be drawn on the account of a genuine Isle of Man entity and enclosed with letters purporting to be from Thunderbird Financial

Henrybrown23@gmail.com - (Updated 19 June 2008)
moveanything@sify.com - (Updated 19 June 2008)
Lashornda Young - (Updated 19 June 2008)

EM & EM Financial, Inc – (Updated 22 July 2009)
H I Grundy – (Updated 22 July 2009)
Satiana Hampton – (Updated 22 July 2009)

The Financial Supervision Commission has recently become aware of cheques, received by members of the public, falsely purporting to be drawn on the account of the genuine entity, Clerical Medical Investment Group Limited.

The cheques, a copy of which has been seen by the Commission, are purportedly signed "for and on behalf of Clerical Medical Investment Group Limited", the address for which is shown on the cheque as Clerical Medical House, Victoria Road, Douglas, Isle of Man, IM99 1LT.

The Commission can confirm that there is a genuine entity by the name of Clerical Medical Investment Group Limited at the aforementioned address, however, these cheques have NOT come from the genuine Clerical Medical Investment Group Limited.

The genuine Clerical Medical Investment Group Limited is licensed by the Financial Services Authority in the UK and has a permit to carry on business on the Isle of Man from the Insurance & Pensions Authority, on the Isle of Man.

A list of all institutions licensed by the Insurance & Pensions Authority is available on their website at: <http://www.gov.im/ipa/>.

The cheques seen by or notified to the Commission have been enclosed with correspondence purporting to originate from Thunderbird Financial, Group of Publishers Sweepstakes, at an address of 300 Dorchester Place, Alberta T8N 6H1.

The correspondence seen by the Commission purports to come from the International Promotions/Prize Award Dept re: Award Notification Final Notice, and says "*Congratulations! We are pleased to inform you that you are a Winner! In the international promotions/prize sweepstakes lottery program... ..and drew the lucky numbers and consequently won the lottery prize in the first category of \$75,000.00-DOLLARS.*"

To claim the cash prize "*an amount representing 10% will be deducted from your cash prize to repay the fees.*" The correspondence encloses a purported cheque, as described above, for \$2,980.00, to go towards these fees but it also says "*Please before cashing your check, you have to call to confirm that you have*

received the letter with the enclosed check.”

Under the circumstances the Commission feels that these bogus cheques and associated correspondence are being issued to tempt the recipient into becoming the victim of an Advance Fee Fraud (see explanatory notice issued by the Commission at:

<http://www.fsc.gov.im/ViewNews.gov?menuid=10222&page=lib/news/fsc/westafricanfraud.xml>)

Under the circumstances the Commission would encourage people receiving correspondence matching the above description to refrain from responding to them in any way.

Update – Inserted 19 June 2008

Since publishing the above Public Warning the Commission has become aware of other bogus cheques falsely purporting to be drawn on the account of the genuine entity, Clerical Medical Investment Group Limited. These bogus cheques are reported to have been sent with regard to auction items. The reported scenario is that a person has an item for sale on an auction site; they have been contacted by a prospective customer who wishes to purchase the item and who sends the bogus cheque for the amount of the item, along with an additional amount. This additional amount is purported to pay the shipper to come and pick up the item. However, after paying the purported shipper, via money gram, the additional amount the seller finds that the cheque sent has not been honoured, as it is bogus.

Details of reported e-mail addresses used in this scenario are:

Henrybrown23@gmail.com

moveanything@sify.com

Also the shipper's address reported to have been used is:

Lashornda Young, 22 Cedarwood Ave, Covina, CA 91724

Update – Inserted 20 July 2009

Since publishing the above original Public Warning and Update the Commission has now become aware of further correspondence similar to that referred to in the original warning.

A cheque recently seen by the Commission, which is the same as those referred to above in the original warning, has been enclosed with correspondence purporting to originate from EM & EM Financial, Inc – Financial Investment and Lottery Resource Management, at an address of 805 Dixie Rd, London, ON, Canada.

The correspondence seen by the Commission purports to come from a H I Grundy, Client Care Manager, at EM & EM Financial, Inc. The correspondence states “...*You are therefore entitled to the sum of US \$ 150,000.00...payable to you by **CASHIER’S CHECK**, and will be delivered to you by a courier company.*” “*Enclosed here is a check in the amount of US\$4,980.00 which has been deducted from your winnings. The purpose of this check is for the payment of Canadian Non-Resident Government Service Tax (GST). This tax is Payable to the Canadian Tax Office through a tax agent...*”.

The Tax agent stated in the correspondence is: Satiana Hampton, 6715, Prexale Road, Ottawa, ON, 4V8 8H9, Canada.

Along with the Advance Fee Fraud information stated in the original warning the Commission also has concerns that under these circumstances this correspondence maybe being issued in order to tempt the recipient into becoming the victim of a so called “Lottery Scam” (a useful explanation of how such “Lottery

Scams" work may be found on the following external website: <http://fraudaid.com/ScamSpam/Lottery/>

All other comments previously made by the Commission in the original and updated Public Warning remain valid.

Any persons who are already involved in any dealings resulting from correspondence matching the above description and have concerns may contact the Enforcement Division on +44 1624 689314 or by e-mail to fsc@gov.im.

Any persons who have paid funds away or revealed personal or financial information in connection with correspondence matching the above description should contact their local Police Fraud Unit for advice without delay.

Any persons who have concerns that correspondence or cheques may not be from the genuine Clerical Medical Investment Group Ltd may wish to contact them to confirm the position. They can be contacted via their websites at <http://www.clericalmedical.co.uk/> or www.offshore.clericalmedical.com.

FSC Reference: CD/09/2008 - 17 March 2008

Update: CD/16/2008 – 19 June 2008

Update: CD/11/2009 – 22 July 2009

22nd July 2009

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