

Dear Friend¹,

This message may Surprise you. Please accept my apology if it does embarrass you. However, it's my urgent need for a foreign partner that made me to contact you. I have an opportunity to transfer US\$19.1 Million Dollars (Nineteen Million One Hundred Thousand United States Dollars) I'm Inviting you for a business deal where this money can be share between us, I intend to offer to you 40% of the total sum on a provision of a foreign account where this fund can be remitted immediately.

Meanwhile, arrangement to facilitate the easy transfer of this fund without problem has² already been put in place by my humble self, if you are interested kindly reply to indicate your interest, then i shall intimate you with² the method of application and how you can apply to the bank for the release and transfer of the fund into your nominated bank account. In fact , the bank law stipulates that if such fund remains unclaimed over a given period of time, precisely 9 years ,the bank shall automatically transfer the fund into the bank treasury account as unclaimed or lost fund .Hence no one is putting claims to such funds , I want to also inform you that once you apply to this funds³ , no other person owns the right or eligibility to this account any more therefore the bank sees you as the true next of kin by making you the genuine owner of this account legally , even if the law has to prevail you are genuine² and ascertain with all proofs of eligibility that I shall intimate you with later on, as we proceed in this transaction.

This account has been dormant since 2003 that i have⁴ been monitoring it .I do advice⁵ you to keep this as a top secret. I wait for your urgent reply once you are interested to be my partner kindly send the below information's

1. YOUR FULL NAME.....
2. OCCUPATION.....
3. MARITAL STATUS.....
4. YOUR PRIVATE TELEPHONE NUMBER.....
5. AGE.....

Regards,

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(Name removed)

Signs of a phishing e-mail:

- 1 Not addressed by name
- 2 Poor syntax
- 3 Poor grammar
- 4 Typing errors
- 5 Spelling errors