📧 **UNIVERSAL FRAUD COMPLAINT TEMPLATE**

HOW TO ROUTE THIS EMAIL (Put these in your email app):

- **TO:** contact@fccpc.gov.ng, cpd@cbn.gov.ng
- **CC:** [Put Your Bank's Fraud Email Here], [Put the Scammer's Bank Fraud Email Here]

(Note: "CC" stands for Carbon Copy. It means the banks are looped in to see exactly what she sent to the CBN and FCCPC).

Subject: OFFICIAL COMPLAINT: Online Business Fraud, Deceptive Trade Practices, and Request for Account Restriction

Dear FCCPC and CBN Consumer Protection Teams,

This is a formal complaint regarding commercial fraud and unfair trade practices by an online vendor/business. After receiving full payment for an item/service, this business failed to deliver and cut off all communications, indicating a clear intent to defraud.

DETAILS OF THE TRANSACTION:

- **My Full Name:** [WRITE YOUR FIRST AND LAST NAME HERE]
- **My Phone Number:** [WRITE YOUR PHONE NUMBER HERE]
- **My Bank Name:** [WRITE THE NAME OF THE BANK YOU SENT MONEY FROM HERE]
- **Vendor/Business Name:** [WRITE THE SCAMMER'S TIKTOK / INSTAGRAM HANDLE HERE]
- **Vendor's Bank Name:** [WRITE THE NAME OF THE SCAMMER'S BANK HERE]
- **Vendor's Account Number:** [WRITE THE SCAMMER'S ACCOUNT NUMBER HERE]
- **Amount Transferred (In Naira):** ₦[WRITE THE EXACT AMOUNT OF MONEY YOU PAID HERE]
- **Date of Transaction:** [WRITE THE DAY, MONTH, AND YEAR YOU PAID THE MONEY]

SUMMARY OF THE INCIDENT:

[DELETE THIS TEXT AND WRITE 2 OR 3 SENTENCES EXPLAINING WHAT HAPPENED. FOR EXAMPLE: *On Tuesday, I paid this vendor for a dress. After receiving my money, they refused to send the dress, ignored my messages, and blocked my account so I cannot reach them.*]

When I reported this to my bank, I was told to provide a court order. However, under current electronic fraud management regulations, I am requesting an immediate administrative intervention to protect consumer funds before they are completely withdrawn.

MY REQUESTS:

1. **FCCPC:** I request an official investigation into this business for fraudulent misrepresentation and violation of consumer rights.

1. **CBN & The Banks:** I request that an immediate temporary administrative hold (**Post No Debit**) be placed on the recipient's bank account to freeze the stolen funds. Furthermore, I request that the **Bank Verification Number (BVN)** tied to this account be flagged and watch-listed for cyber-fraud.

Attached to this email are my bank transfer receipt, screenshots of our conversations, and proof that I have been blocked by the vendor.
Thank you for your swift intervention.

Sincerely,
[WRITE YOUR NAME HERE]
[WRITE YOUR PHONE NUMBER HERE]

SECTION 2: THE EVIDENCE CHECKLIST (WHAT TO ATTACH)

Very Important Personal Note (from me to you).

*Do not just send the email with text alone. You **MUST** attach these files, or the CBN and FCCPC will reject your case:*

1. **The Proof of Transfer:** Download the official **e-receipt** from your banking app. Do not just take a screenshot of your balance; send the actual receipt showing the transaction reference number.

2. **The Chat History:** Take clear screenshots of your conversation with the vendor showing where you agreed on the price, where they gave you their account details, and where you sent the payment confirmation.

3. **The Proof of Blocking:** Take a screenshot of the vendor's page showing that you have been blocked (e.g., their profile picture disappearing, showing "User not found," or showing you can no longer send messages).

4. **The Bank's Rejection (If any):** If your bank sent you an email or chat telling you to *"go and bring a court order,"* take a screenshot of that message and attach it. This is your "smoking gun" to show the CBN that your bank refused to help you immediately.

SECTION 3: THE UNIVERSAL VENDOR THREAT SCRIPT

(The icebreaker: This will get them to refund you your money)

Once you have sent your email to the FCCPC and CBN, you need to panic the vendor. Borrow a friend's phone, open a new WhatsApp chat, or use an alternative TikTok account to send the vendor this exact message. Do not argue or beg.

Copy and paste this text to them:

I am sending this to notify you that I have officially filed a criminal complaint against your business for cyber-fraud, obtaining money under false pretences, and deceptive trade practices.

One single official petition has been dispatched simultaneously to the **Federal Consumer Protection Commission (FCCPC)** and the **Central Bank of Nigeria (CBN) Consumer Protection Department**.

Both my bank and your bank have received copies of the case file, and official fraud dispute tickets have been generated.

Because this is a verified cyber-fraud incident, the case has been escalated for **BVN Blacklisting** on the CBN Fraud Watch-list. Once the administrative hold drops, your BVN will be flagged, which will **permanently freeze all bank accounts** registered under your identity across every bank and fintech platform in Nigeria. You will be completely banned from ever opening a bank account, using digital wallets, or accessing banking services again.

If you want me to withdraw this petition and clear your account from the tracking list, you have exactly **24 hours** to refund my ₦[INSERT YOUR AMOUNT HERE] to my account. If I do not see the alert within 24 hours, the law will take its full course. Do not reply with excuses, just send the refund receipt.

PS.
(Online vendors are terrified of BVN tracking because it completely destroys their life and business. Once they see you have official ticket numbers, they will panic and refund you to save their account. Use this to shake them up!)

Important note: When threatening them. Just incase they might have blocked you and won't have an idea who you are, send them your transaction with them, when you are able to reach out to them or better still describe who you are, these people know what they are doing. That way you help them joggle their memories.

Good luck! Let's go get your money!