

## **Cynthia Hayton - 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 22 of the Financial Supervision Act 1988.

### **Cynthia Hayton Advance Fee Fraud**

The Commission has recently become aware of a number of emails received by members of the Public purporting to have been sent by the above named individual.

Within the emails it is claimed that the above named individual is “*credit officer of the Bank of Bermuda (Isle of Man) Limited*”

The emails claim that a Khalid Faza was a customer of the above bank and “*made a number of fixed deposit for 19 calendar months, with a value of Sixty Two millions Three Hundred Thousand United State Dollars (\$62.3 million USD)*” in her branch. They go on to state that this man and his family were killed when a bomb blast hit their home in Iraq and that he “*did not declare next of kin in his official papers*”.

The email seeks assistance of the recipient to “*stand as the next of kin to Mr. Khalid Faza so that you will be able to receive his funds*”

The Commission wishes to draw attention to the following observations regarding the aforementioned emails:

There is a genuine holder of an Isle of Man Banking License called Bank of Bermuda (Isle of Man) Limited. Details of all licence holders of the Commission are available on our website [www.fsc.gov.im](http://www.fsc.gov.im)

There is no “credit officer” or other employee by the name of Cynthia Hayton employed by the genuine Bank of Bermuda (Isle of Man) Limited.

Under the circumstances the Commission feels that these emails are being issued to either 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>

or are an attempt at gaining personal data from the recipient in order to steal their identity (see explanatory notice issued by the Commission at:

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

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

Any persons who are already involved in any dealings resulting from the above email and have concerns should contact the Enforcement Division on +44 1624 689313 or by email to [fsc@gov.im](mailto:fsc@gov.im) .

Any persons who have paid out funds in relation to the above email or who have provided personal financial details in relation to the above email should consider contacting their local police fraud unit without delay.

FSC reference: JPM/4/2005

**9th March 2005**

**Financial Supervision Commission**

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