FROM THE IUSTORIA BLOG

Anatomy of a Scam: How I Bought Four Figurines and One Very Expensive Lesson

> *A lawyer wired money up front to a stranger and got half the goods. Here is what I did next, minute by minute — and why the money came back, which almost never happens to victims of marketplace fraud.*

MGR. JAN VYTŘÍSAL

18 August 2026 · 11 min read

Not long ago I was scammed on an online marketplace. As a lawyer. I wired money up front to someone I had never met, for collectible LEGO figurines I never received — well, I received some of them, the cheap ones. Here is what I did next, minute by minute. And more importantly: what you should do before you pay, and after someone takes you for a ride.

I am writing this at my own expense on purpose. A lawyer who advises clients on multi-million disputes fell for an ad selling Lord of the Rings figurines. If it can happen to me, it can happen to anyone — and that is exactly why it is worth taking apart: where I went wrong, what I did right, and why the story ended with the money coming back, which almost never happens to victims of marketplace fraud.

How it went

The ad: a set of ten collectible figurines on a display base, a nice photograph, a price slightly below market. Textbook stuff. I wrote in, haggled a small discount, the seller was friendly and responsive. I wired the money up front — a few thousand crowns — and received a dispatch confirmation. It looked like hundreds of other secondhand deals I have done in my life.

The parcel arrived a week later. Inside were four figurines instead of ten. The cheap ones. No display base, most of the accessories missing. Goods worth perhaps half of what I had paid — sent, evidently, on the assumption that I would either swallow it or not bother fighting over a few thousand.

And here comes the interesting part. When I went looking for the seller's other traces after confronting him, I found that he was running the same set, on the same photograph, in several groups at the same time, at three different prices. That is not forgetfulness. That is an operation.

Where I went wrong — and how you can avoid it

There was one mistake and it was the fundamental one: **I sent money up front to a stranger without any verification at all.** Everything else was merely a consequence. What I should have done — and what I have done ever since, and recommend:

Check where else, and for how much, the seller is selling. Three ads, three prices, three different descriptions of the same item is a red flag visible after two minutes of searching. A serious seller has one item at one price.

Ask for a detail that cannot be copied. A photo of the goods next to a slip of paper with today's date; a specific answer to a question only the real owner could answer. A fraudster works with stolen photographs and often vanishes at the first non-trivial request.

Prefer cash on delivery or handover in person, and for larger sums, payment on collection. Yes, cash on delivery costs a little more. It is an insurance premium — and like every premium, it will feel pointless right up to the moment it isn't.

And one less familiar point: **a bank transfer is your anchor.** Counterintuitively, if you are going to pay up front, pay by bank transfer rather than by anonymous crypto or a voucher. A bank account belongs to a specific person whom the bank has identified. For enforcement purposes it is the most valuable trace you can possibly have.

What I did right: document first, confront second

Now the part almost everybody gets wrong, because it runs against instinct. When you open the parcel and realise you have been had, the first impulse is to write to the seller immediately. Hold off.

> RULE ONE
>
> The first fifteen minutes belong to documentation, not confrontation. An opponent who knows he is being confronted starts tidying up. Whoever documents afterwards is documenting a tidied room.

Before I sent the seller a single message, I had screenshotted and saved: all of his ads (including the ones in other groups — he deleted them after the confrontation, exactly as I expected), his profile, our entire exchange, the contents of the parcel, the dispatch details, the payment confirmation. Ten minutes of work. By the time I wrote "this is not what I bought," there was nothing left for him to delete that I did not already have.

This is a universal rule for any conflict, not just a marketplace one: you document before the first shot is fired.

Rule two: **keep the conflict in writing.** The seller repeatedly pushed for a phone call. I declined — not out of rudeness, but because a call leaves no trace and written communication does. Anyone who drags you out of a written channel into a voice one usually knows why. Every written sentence he produces is potential evidence; do not hand him the chance to talk without leaving a record.

Petty offence or crime? The line sits at CZK 10,000

Now a little law, because there is confusion here even among lawyers — the threshold changed a few years ago. Under Czech law, fraud is a criminal offence under Section 209 of the Criminal Code where the perpetrator causes damage that is **not negligible** — and since 1 October 2020 that means CZK 10,000 (it used to be CZK 5,000, and plenty of online guides still get this wrong). Damage below that line is "merely" a petty offence against property, punishable by a fine in administrative proceedings.

Two significant exceptions change the outcome even below the threshold:

Situation	Legal classification	What it means for you
Damage of CZK 10,000 or more	Criminal fraud (s. 209 CC)	A criminal complaint is always worth filing
Below CZK 10,000, isolated incident	Petty offence against property	The fine goes to the state; your money is not addressed
Below the line, but the perpetrator scams serially	Crime — partial attacks are aggregated (s. 116 CC)	Include every trace of serial conduct in the complaint
Below the line, but a repeat offender within 3 years	Crime even below the damage threshold	Mention it if you know of an earlier penalty

A serial marketplace fraudster who extracts three thousand from each of ten people is committing a crime, even though every individual victim sits "below the line". That is why it makes sense to set out in the complaint every trace pointing to serial conduct — in my case, precisely those three simultaneous ads at three prices.

And in civil terms? You always have a claim, whatever the amount: delivering different, cheaper goods than agreed is defective performance, and holding on to your money without providing anything in return is unjust enrichment under Section 2991 of the Civil Code. The practical problem is not the law but the economics of enforcement — more on that shortly.

The strongest document is the one you have not sent yet

I drafted a criminal complaint. Complete, with annexes and a timeline — ready to file. And then I did not file it. Instead I gave the other side a clear, calm, documented choice: return the corresponding part of the money within a short deadline, or the filing goes where it belongs, together with the whole file.

Why does that work? Because a finished filing is an **option** — and an option is worth most while it is still alive. The moment you send it, your leverage turns into a slow administrative process: below the criminal threshold the matter will most likely end up in petty-offence proceedings, you will be summoned to give statements, and you will never see the money, because the authority recovers fines for the state, not damages for you. The other side may well suspect as much. But a finished, evidenced file in the hands of someone who evidently knows what he is doing is an uncertainty most fraudsters cannot bear — their business runs on victims who give up, not on victims who methodically build a record.

In my case the money came back within twenty-four hours of the deadline being set. To the crown, exactly the sum I had calculated. Not because the statutory provisions persuaded the other side — but because I was visibly prepared to go further, and it stopped paying him to test whether I was bluffing.

I have to add an honest caveat to that happy ending: this is not an outcome you can count on. It worked because the circumstances lined up — the other side was reachable, was communicating, and had something to lose. Plenty of marketplace fraudsters operate from abroad through nominee accounts, and there the only realistic path is a complaint, the bank, and accepting that you have paid tuition.

When to let it go

Which brings me to a conclusion you may not expect from a lawyer: sometimes the right answer is to let it go. Enforcement has costs — time, attention, nerves — and you pay them whether or not you put them on an invoice. The decision rule I recommend: work out how many hours of your life the recovery will cost, price them honestly, and compare that against the real (not theoretical) prospect of collecting. For three thousand against an anonymous foreign account, the arithmetic is clear. For five thousand against a traceable person with a bank account in his own name, it is a different sum — especially when the documentation takes you half an hour.

There is only one thing you should never let go: **warning others.** Even if you get your money back, even if the case is shelved — posting a factual, evidenced warning in the relevant community takes ten minutes and takes from the fraudster the one thing his model depends on: further uninformed victims. That is not revenge. It is maintenance of the environment we all shop in.

One screen, everything that matters

Before you pay	Once you have been scammed
Check the seller across groups	Full documentation first, confrontation second
Ask for a detail that cannot be copied	Everything in writing, no phone calls
Prefer cash on delivery or handover in person	Know the CZK 10,000 line and how serial conduct changes it
Pay only to a bank account, never anonymously	Use the finished filing as leverage while it is hot
—	Soberly calculate whether the fight is worth it
—	Always warn the others

I still have the figurines, incidentally. They sit on a shelf and remind me that humility is the one piece of equipment that never wears out in a dispute. Even a lawyer occasionally has to pay for a lesson — what matters is asking for the receipt and sharing it around.

If you are curious about what happens when a criminal complaint actually is filed, I have described it in Criminal complaint: what happens when someone files one against you. The question of whether pursuing a claim is worth it at all is taken apart in Not every battle is worth fighting, and the cost of waiting in Limitation: the silent claim killer.

Scammed out of more than pocket change? Above a certain amount, documentation, the criminal complaint and civil recovery are worth running together and correctly from day one. Get in touch — in dispute resolution we treat this as one matter, not three separate ones.

Anatomy of a Scam: How I Bought Four Figurines and One Very Expensive Lesson

Mgr. Jan Vytřísal · Published 18 August 2026

https://www.iustoria.cz/en/blog/anatomy-of-a-scam-what-a-marketplace-fraud-taught-a-lawyer/