

## ROMANCE FRAUD



Romance Fraud remains high on the list of reported frauds and scams with victims not only losing money, but also have their mental wellbeing affected as well as creating a feeling of guilt and shame.

As ever, fraudsters are always seeking new platforms to set up fake profiles and draw victims into false relationships before the requests for money start to come in. These are accompanied by heart rending pleas about personal or family problems, and emergencies which need finance.

### **Are any platforms safe?**

Fraudsters continue to target users of popular social media platforms such as Facebook and Instagram, as well as dating sites such as Tinder and Plenty of Fish.

Messaging sites such as Google Hangouts and WhatsApp may also be used to find unsuspecting victims.

As well as conventional dating platforms, online Gaming platforms may be used to seek potential victims since there are less protective measures in place.

### **Who are their targets?**

Females over 40 years are common victims as well as younger males, but users also need to be aware on age related dating platforms too.

### **How does it work?**

Basically criminals will go to great lengths to gain the victim's trust by claiming they are in a genuine relationship which is built up over time

- They will manipulate and exploit the victim to the extent they are persuaded they are in a real and genuine relationship
- Then when they ask for money the victim is convinced there is no problem with the request
- The requests can be very emotive citing reasons such as medical emergencies, travel costs, payment of fines or taxes, or even claiming their bank account has been frozen

### **Tell-tale signs a friend or family member is involved in a Romance Scam**

- They may be very secretive about their relationship or provide excuses for why their online partner has not video called or met them in person.
- They may be unwilling to discuss their online relationship
- They may express very strong emotions and commitment to someone they have only just met
- They have sent, or are planning to send, money to someone they have not met face-to-face. They may take out loans or withdraw from their pension to send money.

### **Stay safe**

- Never send money from someone you have never met in person
- Never part with your bank or personal details to strangers online however genuine they claim to be
- Always seek advice from somebody trusted before parting with any money in any format, whether it is bank transfers, PayPal, gift Cards or bitcoin currencies.

- Profile photos are very often fake, you can research any image by doing a “Reverse Image” search to find photos that have been copied from elsewhere.

*Please feel free to share this information and attachment with any relatives, friends or neighbours you think may be vulnerable.*

### **Take Five To Stop Fraud**

- **Stop:** Taking a moment to stop and think before parting with your money or information could keep you safe.
- **Challenge:** Could it be fake? It’s okay to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.
- **Protect:** If you think you’ve been a victim of fraud, contact your bank immediately and report it to Action Fraud online at [actionfraud.police.uk](https://www.actionfraud.police.uk) or by calling 0300 123 2040.

*For further information visit:*

<https://www.actionfraud.police.uk/>

<https://takefive-stopfraud.org.uk/>