

Romance Fraud and other Scams

What is a Romance Scam?

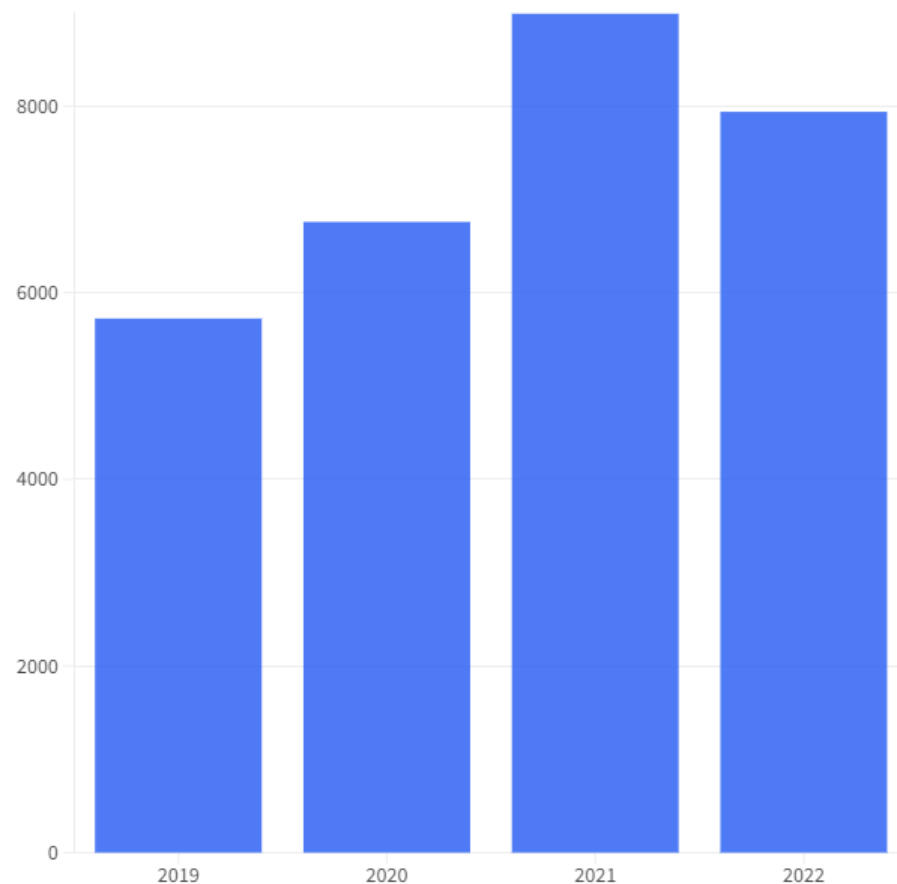
Romance scams are where 'the intended victim is befriended on the internet and eventually convinced to assist their new love financially by sending them money, for a variety of emotive reasons'

- It involves people being duped into sending money to criminals who go to great lengths to gain their trust and convince them that they are in a genuine relationship.
- They use language to manipulate, persuade and exploit so that requests for money do not raise alarm bells.
- These requests might be highly emotive, such as criminals claiming they need money for emergency medical care, or to pay for transport costs to visit the victim if they are overseas.
- Scammers will often build a relationship with their victims over time.



Action Fraud – A to Z of Fraud

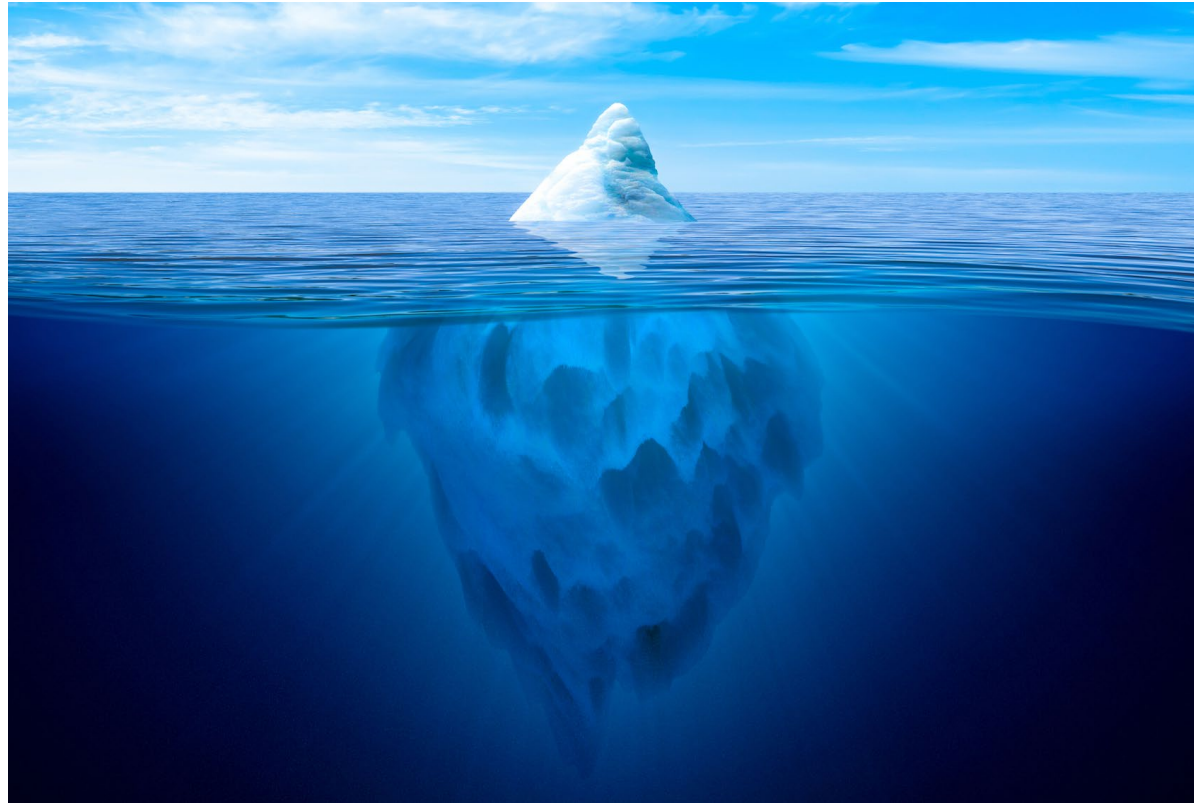
How big is the problem?



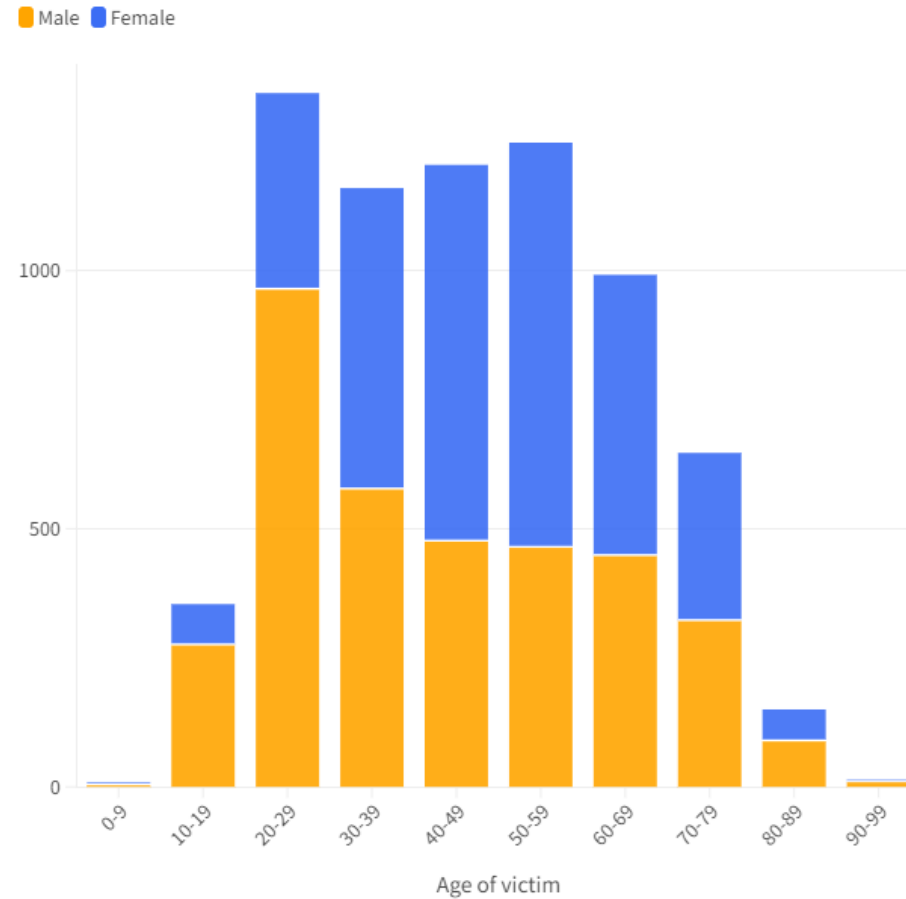
2019 – 5723
2020 – 6758
2021 – 8989
2022 – 7938

Action Fraud data for England,
Wales and Northern Ireland

How big is the problem really?



Who is targeted?



Action Fraud data for England,
Wales and Northern Ireland - 2022

How are people targeted?

- Initial contact via social media or dating apps
- Will try and move the conversation onto other private messaging platforms
- Will appear very caring and attentive
- Will go on over a long period, to build trust and give the appearance of a genuine relationship
- Will research the target to appear a 'perfect match'
- Will claim to be 'abroad' or give other reasons as to why they can't meet in person and will have reasons why they can't appear on camera in calls



Masters of manipulation



Which?

Where can it lead?

- Eventually they will start to introduce a story
- Family crisis
- Legal Issues
- Business or work problems
- Medical Bills
- Will start small but more and more money will be needed to 'solve' the issue
- More than just financial loss

Case Study

David (not his real name) was cheated out of nearly £4,000 after meeting someone on Twitter. This catfisher posed as a young woman, but David later discovered he was messaging a man in Nigeria.

'Most of the money I sent was supposed to be to pay for a flight ticket and a visa for her to come to the UK to live, and marry me then settle down as a family. It wasn't until 12 months later that I learnt that she wasn't for real, but turned out to be this awful guy.'

'After I found out the truth, I was heartbroken. My emotions were all over the place, and I found it difficult to accept that I had been taken in. This is such a cruel thing to do to an elderly pensioner who wanted love, but instead got fleeced by this evil, corrupt man who has no shame in what he did to me, and no doubt has done to many others.'

'The bulk of the money I sent was via Amazon and Steam gift cards, while £1,000 was sent by bank transfer, which I tried to get back but failed because my bank refused to compensate my loss. I've since found it hard to move on from my experience because I still want to get married and settle down with someone I can love and appreciate. Sadly, I'm not sure or confident now of being able to trust the internet.'

Which?

Case Study

Alice (not her real name) lost tens of thousands of pounds to a romance fraudster who groomed her over seven months. Most of the money was sent to him via Coinbase, a cryptocurrency exchange platform. Her bank says it will not refund the stolen money because it advised her not to make these payments.

'I feel very vulnerable, embarrassed and stupid. I still cannot believe it happened to me. I met this man via Words with Friends. We started a game and got chatting, then quickly moved over to Google Hangouts to chat properly. He said he was a project manager for an oil and gas company and had won a contract he had been chasing since December 2019 - I supposedly brought him luck. Then an important piece of machinery broke, and work had to stop until it was fixed. He eventually asked for £7,000 to get it fixed.'

'I thought he was a legitimate businessman and things went wrong for him, as they can do. When he got that first lot of money it kept escalating, with money being requested for supplies for him and his workers, more specialist workers hired, lawyer fees etc. The list is endless. I was under a lot of stress with my work and the lockdown. The pressure was unreal, as I really believed he was in trouble and needed my assistance. He started to talk about committing suicide, as he could not cope with losing everything.'

Which?

Protect yourself from dating scams

- Be suspicious of any requests for money from someone you have never met in person, particularly if you have only recently met online
- Speak to your family or friends to get advice
- Ask to speak to them on the phone or a video call
- Perform a reverse image search on profile photos – this can find images that have been taken from somewhere else
 - 1) This can be done on a number of websites like **tineye.com** and **Google Images**
 - 2) Drag and drop or upload the photo to the site
 - 3) The site will then see where else the photo exists and produce a list of where it is in use
 - 4) Although, if no results are found it does not mean the photo is genuine



Protect yourself from dating scams

No matter how long you've been speaking to someone online and how much you think you trust them it's important that you do not:

- Send them any money
- Allow them access to your bank account
- Transfer money on their behalf
- Take a loan out for them
- Provide copies of your personal documents such as passports or driving licenses
- Invest your own money on their behalf or on their advice
- Purchase and send the codes on gift cards from Amazon or iTunes
- Agree to receive and/or send parcels on their behalf

Protect others from dating scams

It can be difficult to differentiate a genuine online relationship from a romance scam. The following can often be warning signs when someone is being targeted by a romance scammer:

- Being secretive about a new relationship
- Providing excuses for why they have not met their new partner in person
- Being hostile or angry, and withdrawing from conversation when you ask questions about their new partner
- Expressing strong emotions and commitment to someone who they have not known for very long
- They have sent or are planning to send money to someone they have not met in person
- They may try to access funds from savings accounts, pensions or take out loans



Protect others from dating scams

- Help your friends and family to ensure they have adequate privacy settings on their social media accounts to ensure strangers don't have access to their personal information.
- Stay in regular contact with your friends and family who are online dating to help spot any changes in behaviour or things that don't seem right.
- Make friends and family aware of the signs of romance fraud so that they are conscious of the tactics criminals use to carry out these scams and reiterate that you should never transfer money to someone that you have never met in person.

Reporting

- Any Fraud or Scam can be reported to Action Fraud via their website **www.actionfraud.police.uk** or by calling **0300 123 2040**
- You can report Scams to Trading Standards through the Citizens Advice consumer service via their website **www.citizensadvice.org.uk/consumer** or by calling **0808 223 1133**
- Support to anyone who has been victim of a fraud or scam is available from Victim Support via their website **www.victimsupport.org.uk** or by calling **0808 168 9111**

Online Reporting

- **Facebook** – to report fraudulent content click on the ellipsis (three dots) at the top of the group, profile or content to report
- **Instagram** - click on the ellipsis in the top right of their profile and follow the on screen instructions to report
- **Twitter** – open the profile or content, click on the ellipsis to report
- **All Match Group platforms** (including Match.com, Plenty of Fish and Tinder) – click on the ellipsis when viewing the member you wish to report
- **OlderDatingOnline.co.uk** – use the ‘report profile’ button available at the bottom of every profile

Be Scam Aware

- Telephone
- Doorstep
- Online
- Postal

BeScam Aware



**COLD CALLING
DON'T BUY IT!**



Friends Against Scams

- Friends Against Scams is a National Trading Standards Scams Team training programme
- By attending a Friends Against Scams awareness session or completing the online learning, you can learn about the different types of scams and how to spot and support a victim
- Anyone can be a Friend Against Scams and make a difference in their own way
- Visit www.friendsagainstscams.org.uk



Norfolk Trusted Trader



The only accredited Trader scheme from Norfolk County Council

Looking for a Trader you can Trust? Choose a Norfolk Trusted Trader:

- Designed to give Norfolk's residents a safe way to access traders and services
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- Supports quality local business
- Independent redress for consumer complaints

Accreditation

All applications for membership must complete our accreditation process:

- Trade legally and fairly
- Transparent procedures for quoting and carrying out work
- Only charging a fair and reasonable price
- Deal with complaints promptly

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To find members near you.

Search

Please enter a **business type** and your
postcode to find local traders.



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Start typing the *company name* or as much as you can remember and then choose from the drop-down list of suggestions.

Review a member

Search for

e.g. Plumbers, Bob Builder

Enter the trade type or a member's name.

Search

You can also just type the business category such as *builders* or *plumbers*.



Norfolk
County Council

www.norfolk.gov.uk/trustedtrader

Some Recent Reviews

D J Building and Carpentry ★★★★★ 12th March 2023

- ★★★★★ Value for money
- ★★★★★ Customer service or reliability
- ★★★★★ Quality of service or product
- ★★★★★ Likelihood to use again or recommend

Review Comments

Dan did a variety of work for us, ranging from custom built wardrobes, and front door to match the original that had sadly rotted. Along with various cupboards, shelving, panelling and finishes. All completed to a high standard in a very pleasant and professional manner. He always arrived on time and left no mess. He is very knowledgeable and had some good ideas for utilising the space. He always provided good advice and a great range of cost effective solutions.

Susan Gallo-Trail

Dr Stump Ltd ★★★★★ 10th March 2023

- ★★★★★ Value for money
- ★★★★★ Customer service or reliability
- ★★★★★ Quality of service or product
- ★★★★★ Likelihood to use again or recommend

Review Comments

We've been very happy with the remedial trees works completed by Dr Stump. The guys are very knowledgeable and conscientious about their work, they work hard and clean up well. We've had a number of trees re-shaped over the year, including a mature oak tree, and the trees look great. I have no hesitation in recommending them.

Louise Brown

AHL Roofing & Property Maintenance Ltd ★★★★★ 12th March 2023

- ★★★★★ Value for money
- ★★★★★ Customer service or reliability
- ★★★★★ Quality of service or product
- ★★★★★ Likelihood to use again or recommend

Review Comments

Chimney repair and install new lead flashing and new felt. Provided us with a detailed quote. Carried out the works on time, was hard working, and has done a good job. Would definitely use this company again.

Peter Lowe Property Maintenance ★★★★★ 11th March 2023

- ★★★★★ Value for money
- ★★★★★ Customer service or reliability
- ★★★★★ Quality of service or product
- ★★★★★ Likelihood to use again or recommend

Review Comments

We had a wall removed to convert a kitchen and snug into a kitchen dinner. The work also involved relocating the kitchen. Pete was most helpful throughout the project from design to completion. Despite a number of challenges thrown up by our old cottage Pete and his team found economic and innovative solutions. During the project Pete's team and associated contractors provided a high quality of craftsmanship and were thoughtful of our needs at all times. We are so happy with the outcome of the project and we look forward to working with Pete again in the future.

Alan Cave

DMG Property Maintenance ★★★★★ 12th March 2023

- ★★★★★ Value for money
- ★★★★★ Customer service or reliability
- ★★★★★ Quality of service or product
- ★★★★★ Likelihood to use again or recommend

Review Comments

Bath tub re-seal.
Easy to book and on time. Very polite and nice contractor. Job was well done. Fair price. Thank you.

Broadland Windows Ltd ★★★★★ 10th March 2023

- ★★★★☆ Value for money
- ★★★★★ Customer service or reliability
- ★★★★★ Quality of service or product
- ★★★★★ Likelihood to use again or recommend

Review Comments

I commissioned Broadland Windows to supply a bespoke front entrance door with matching sidelights. The satisfaction with this work was to subsequently lead to a second commission to replace 20-year old UPVC windows and patio doors in my Garden Room. Everything was undertaken very professionally with minimum disruption. The result has not only been a vast visual improvement, but the energy savings and reduction in noise levels have been most noticeable. Recognising that when quality and workmanship are placed very high on your agenda - 'you-get-what-you-pay-for' - and where these two projects were at the top-end in cost terms this will certainly not deter me from carry on with my commitment with Broadland Windows to undertake other projects in the future.

Any Questions or Comments

Stephen Maunder

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