



REPORTING A SCAM

If you or someone you know has fallen victim to a scam, you should report it to the police on **101** and to Action Fraud on

0300 123 2040

Don't be embarrassed

If you did fall victim to the scam, do not feel ashamed, or think that you were to blame in any way. Victims of scams are just like victims of any crime – they have been targeted by criminals and bear no culpability for the crime.

The quicker you act, the sooner you might stop someone else becoming a victim.

**DON'T
BE A SCAM
VICTIM!**

ROMANCE SCAMS

Scammers will use any means to separate you from your money or your personal data – they operate over the phone, through the post, on the internet or face-to-face, often on the doorstep.

They will do their best to persuade you that they, or whatever it is they are offering you, are genuine – and will usually appear to be polite, friendly, and professional. It can be easy to be taken in by them – after all, they do this for a living!

However, there are also lots of signs that might indicate that all is not what it seems. Many scams follow certain patterns, and once you know what to look for, they can be easy to spot.

Here is one of the most common scams targeted at older people, and how you can avoid falling victim to it:

How does it work?

Romance fraud happens when someone believes they have met their perfect match through an online dating site or app, but the other person is in fact a scammer who is using a fake profile to build the relationship. They slowly gain your trust with a view to eventually asking you for money or obtaining enough personal details to steal your identity.

This type of scam is especially insidious because the scammer is manipulating and abusing the victim's emotions. It plays on the need we all have for love and companionship.

If the scammer is successful in persuading you to lend or give them money, they will usually come back with more and more reasons for needing more.



SPOT THE SIGNS!!

People who have fallen victim to romance scams tend to report the same pattern. If you are using online dating or friendship sites and recognise any of these signs, it may indicate you are being scammed...

Generally the scam starts with an initial contact by the scammer. The scammer may be a member of the same online dating site as you or a social media site such Facebook. Never accept friend requests from people you don't know!

Their profile picture is very attractive. Scammers often use stolen photographs of beautiful people. Luckily, you can check whether someone's profile picture is associated with anyone else by accessing the website in Google Chrome, right-clicking on the picture and then clicking 'Search Google for image'.

The scammer will ask you a lot of questions about yourself. The more information they know about you, the easier you will be to manipulate. Eventually you will begin speaking over the phone. This romance stage can last weeks or even months.

The discussion is friendly at first, but very quickly turns romantic. They shower you with compliments and claim to be falling in love with you.



Victims usually report that this shift occurs very early on in the relationship – so if it all seems to be happening too fast, it might very well be a scam.

Their story, or parts of it, change over time. If someone is making up their life story, it can be easy to forget what they've said before.

Their grammar and spelling is poor. Many scams originate overseas. If the scammer tells you they're from the UK, but writes as if English is not their first language, this should be a red flag.

They refuse to Skype or video call you, or meet in person. They always find an excuse as to why they can't do this.

Eventually the scammer asks you to lend them money. Maybe they need help to pay for the flight to meet you. Or they are in some sort of trouble. Perhaps they need money for medical bills, either for themselves or someone close to them. Or they have a great business or investment opportunity that could benefit both of you.

DON'T BE A SCAM VICTIM!

Just because there are some mean, dishonest people out there doesn't mean you have to stop using dating sites altogether. You just have to be aware that scammers do exist, and follow some simple rules to protect yourself online:

- If you're using social media sites like Facebook, don't accept friend requests from people you don't know.
- Don't give away too many personal details about yourself online. Revealing your full name, date of birth and home address could lead to your identity being stolen.
- NEVER send or receive money or give away your bank details to someone you've only met online.
- Use reputable dating sites and keep communicating through their messaging service. Fraudsters will want you to quickly switch to text, social media or telephone so there is no evidence on the dating site of them asking you for money.