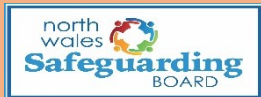


Romance Fraud



Romance fraud happens when you think you've met the perfect partner through an online dating website or app, but the other person is using a fake profile to form a relationship with you. They're using the site to gain your trust and ask you for money or enough personal information to steal your identity.

How does it happen?

Romance fraudsters are masters of manipulation and will go

to great lengths to create a false reality in which an individual feel that they are making reasonable and rational decisions.

Denial

The challenge for many family and friends of romance fraud victims is being able to disrupt the false reality created to enable the victim to see the situation for what it really is – fraud.

Romance fraudsters use language to manipulate, persuade

and exploit. They distort their victims' perception of reality in a similar way to grooming, domestic abuse and coercive control.

The victim of a romance fraud can be making decisions that feel rational and reasonable, but this is what makes it difficult for them to recognise when it is happening, however obvious it may seem to those on the outside.

Fraudsters work hard to make sure that when they ask for money, and require urgency or secrecy from the victim, it

doesn't set off alarm bells. Unsafe requests such as these are disguised, and can be hidden in stories that seem expected and reasonable, such as in a fraudster's cleverly designed 'reluctant' admission of health worries, their vulnerability, or their desire to protect the relationship.

Fraudsters provide information early on in the conversation that seems harmless and expected, such as detail about their home life, business, wishes for the future. This information is then referred to later by the fraudster as evidence to support their story, and it enables requests for money seem

legitimate, reasonable and justifiable.

Cutting victims off from people who can provide support and 'reality checks' is important for fraudsters and it makes manipulating a victim easier and more effective.

ALWAYS:

- Be wary of revealing personal information about yourself online.
- Remain on the dating site's messaging platform if contact was via a dating site.

- Remember that anyone can pretend to be anyone they want to be online.
- Be wary if you are encouraged to keep things from your family and friends.

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 ok to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.

PROTECT: Contact your bank immediately if you think you've fallen for a scam and report it to Action Fraud.