

Be  
Fraud  
Smart!

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befraudsmart



# Essex Police Fraud Alert System

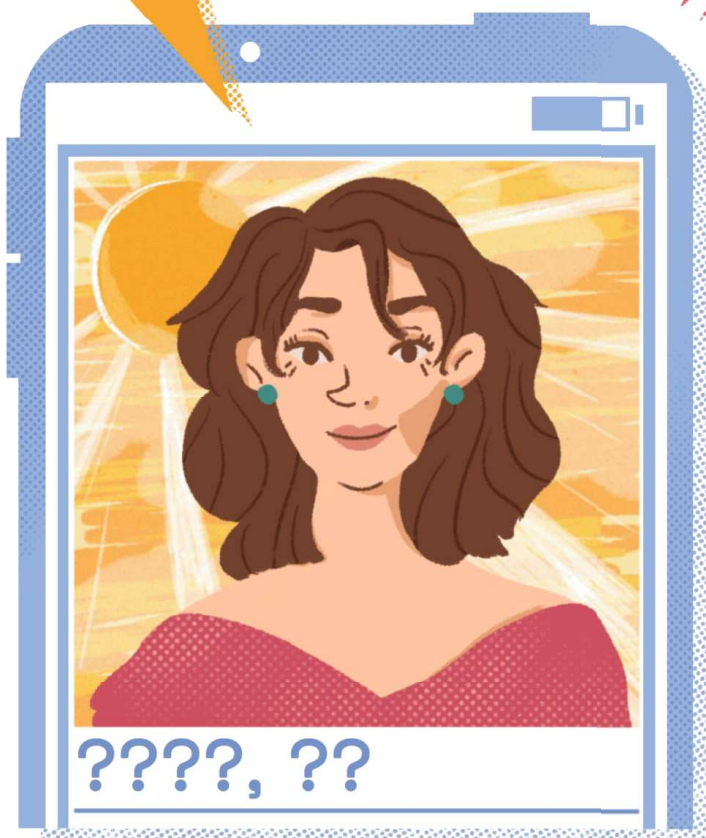
10

9th October 2020

Met someone online?

Are they unable to video chat  
or meet you in person?

They may not be who  
you think they are.



## STOP

Take a moment to stop  
and think before parting  
with your money or  
information.

## CHALLENGE

Could it be fake?  
It's OK to reject, refuse or  
ignore any requests for  
your financial or personal  
details.

## PROTECT

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

Fall for the person, not the profile.



**ActionFraud**

National Fraud & Cyber Crime Reporting Centre

 [actionfraud.police.uk](https://actionfraud.police.uk) 



If you or someone you know is vulnerable and has been a victim of fraud, please call **Essex Police** on 101  
Report fraud or attempted fraud by contacting **Action Fraud** at [actionfraud.police.uk](https://actionfraud.police.uk) or call 0300 123 2040

Keep up to date with fraud and  
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## Fall for the person, not the profile – public reminded to stay safe online as reports of romance fraud rise 26% in a year

Romance fraud, or dating fraud, occurs when you think you've met the perfect partner online but they are using a fake profile to form a relationship with you. They gain your trust over a number of weeks or months and have you believe you are in a loving and caring relationship. However, the criminal's end goal is only ever to get your money or personal information.

Police forces across the country are working together with partners, including Match Group, to tackle romance fraud, with a combination of awareness raising and enforcement activity, co-ordinated by the City of London Police (CoLP). The multi-agency campaign, running throughout October, aims to raise awareness of romance fraud and provide clear and unambiguous protection advice to the public, following a 26% rise in reports to Action Fraud in the last year.

**T/Detective Chief Superintendent Alex Rothwell, from the City of London Police, said:**

“Romance fraud is a devastating crime that impacts victims both financially and emotionally. It is a crime that we in policing across the UK, are committed to tackling with help from key partners. Through this campaign we want to empower people to understand what to look out for and feel confident that if they have fallen victim to a fraud, to report it to us.

“Criminals are experts at impersonating people. They spend hours researching you for their scams, especially when committing romance fraud. We're reminding everyone to stop and think: fall for the person, not the profile, it could protect you and your money.”

During October, the City of London Police, the national lead force for fraud, will be co-ordinating enforcement activity across the UK and overseas, to target, and ultimately arrest, criminals suspected of committing romance fraud. This follows the creation of partnerships between the City of London Police, the National Crime Agency (NCA) and their counterparts in Ghana, to help repatriate money sent to Ghanaian bank accounts from UK victims of fraud.

As part of the campaign, the City of London Police are also working with money transfer companies such as Western Union and MoneyGram, to roll-out an initiative first introduced by Sussex Police, across the whole of the UK, whereby any money transfer from overseas can be blocked if it is suspected by the authorities to be the result of a romance fraud. The payee can also be prohibited from using the service, meaning they can no longer receive any payments and victims can no longer attempt to send them money.



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## Fact & Figures—Aug 2019—Aug 2020

Essex	National
<b>12</b> reports per month	<b>400</b> reports per month
Total losses <b>£1.6 million</b>	Total losses <b>Over £66 million</b>
<b>Average Victim loss: £10,000</b>	

### Impact of lockdown?

June, July, Aug 2020

Reports increased to **600** reports per month

### Top Five reported platforms

- Facebook
- Plenty of Fish
- Instagram
- Tinder
- Match.com

As part of the campaign the Match Group, who own OK Cupid, Plenty of Fish, Tinder and Match.com, are running romance fraud protection adverts throughout October on these platforms, to inform their users how to spot the signs of a romance fraud and how to protect themselves.

Diana Fawcett, Chief Executive of the independent charity Victim Support, said:

“Victims of romance fraud often blame themselves, but it is important to understand that this is an incredibly sophisticated crime, and that almost anyone can be targeted. Victims may feel they have not only lost money, but also a loving partner or relationship they thought they had.

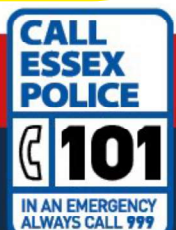
“Lockdown restrictions meant people could not meet in person for a number of months, which led to many seeking to form new connections online. Whilst using the internet can be a great way to meet people and form relationships, there’s also a great risk of being lured into a romance scam as fraudsters know how to take advantage of people’s desire for human contact. Unfortunately, we’ve seen that circumstances caused by coronavirus were in fact used by fraudsters as a ‘hook’ to extort money. For example, some have invented lies about needing medical treatment, or urgent travel expenses to leave a country, or funds to keep afloat after a bogus job loss caused by the pandemic.

“It’s important to be aware that not everyone is who they say they are.”



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## How can you spot the signs?

You've struck up a relationship with someone online and they declare their love for you quite quickly.

They constantly make up excuses why they can't video chat or meet in person and they try and move your conversation off the platform that you met on.

They claim to be overseas, working in the military or medical profession. They might say they are abroad, carrying out vital work, including charity work. This helps them paint a picture of themselves as being heroic, trustworthy and reliable, and also gives them an excuse for the use of international dialling codes or poor internet connection.

When they ask for your help, it will be for a time critical emergency. The reason will be something emotive, which pulls at your heartstrings. They'll open up to you about a problem, or something that is worrying them to appear vulnerable and make you feel sorry for them. They may get defensive if you decline to help.

They tell you to keep your relationship private and insist that you don't discuss anything you talk about with your friends and family. This also includes the crisis they find themselves in that requires money. They will convince you this is part of the normal privacy that forms a healthy relationship.

## How can you protect yourself?

Avoid giving away too many personal details when speaking online to someone you've never met in person, as it can lead to your identity being stolen. This includes revealing your full name, date of birth and home address - even if you're doing it for what seems to be harmless reasons, such as your partner wants to send you flowers or a gift.

Stay on the site's messaging service until you meet in person. Criminals want to quickly switch to other platforms that are less regulated and have better encryption, so there's no evidence of them asking you for money.

On social media, only accept friend requests from people you know and trust.

Most online platforms have a reporting tool which you can use if you suspect someone online is using pictures that don't belong to them, you are suspicious of their behaviour, or they have asked you for money. Reporting their user profile means it can be blocked which helps protect others.

If their pictures seem too perfect or doesn't match up with what they tell you about themselves, you can perform a reverse image search on Google to see if the photos have been taken from somewhere, or someone, else.



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## Megan's story\*

*\*Real names have been changed to protect the victim's identity*

### 60+ from Peterborough

I've been a caring and open individual my whole life. I've worked in the NHS for many years, dedicating my life to helping others, and would never consider myself to be unintelligent or confused by the online world.

Ben approached me on a dating website. I'd been very honest on my profile, owning up to the fact I was recently divorced, lonely and looking for love. I didn't think at the time I was revealing too much, I just thought it would help weed out any time wasters.

He told me he was from Birmingham and supplied materials to the construction industry. He said his father had recently passed away and his mother had moved back to her home country of Sweden. His picture was very handsome and I didn't think twice about exchanging email addresses and telephone numbers.

**24 hours later, his profile had disappeared from the site.**

At the time I didn't think anything of it as I had a way to contact him and him me. We talked for a few weeks, he was very loving and was even teaching me Swedish! We had a number of phone calls and I never really suspected he could be someone else.

During one conversation, Ben told me he was sending ten 40 foot containers of construction material to Ghana but the warehouse they had rented to store the material wasn't big enough. He said his bank account was frozen and could I help him pay to upgrade to a bigger warehouse.

After that another request came. This time he needed help paying the port taxes.

Each time I was sending money to a UK bank account so my suspicions weren't massively raised. I did challenge him once and told him he was a fraudster but he got upset and angry at me and I instantly felt bad. To check he was who he said he was, I asked him to send me a photocopy of his passport which he dutifully did. I later found out it was a fake.

The largest amount I sent over was for £50,000 when Ben told me a forklift driver had been crushed under a container

at the warehouse and he had to pay compensation to the family.

By this stage Ben had sent me copies of reservations he'd made at a local hotel where he was going to come and see me, but four months after we'd first started talking I went to my bank to enquire about taking out another loan and they told me they thought I was a victim of fraud. I'd lost £110,000.

After hearing that from the bank, I was committed to finding out the truth about Ben. I used a reverse image search tool to find the pictures he had used. They were stolen from the Facebook profile of a man from Florence, Italy. I also found the original image of the passport he had sent me. It was from a news article in the Phuket Gazette in Thailand where a Swedish man had been found dead in 2011.

To help Ben out, I'd taken out a loan and I couldn't pay it back. The loan company were charging interest and I had to sell my house to pay it off, spending more money on keeping my belongings in storage. I spent even more money on paying for a barrister to help me fight some of the charges. I was a victim of a crime! But nothing worked.

**In total, I've lost over £350,000 to these black-hearted individuals.**

These people have been taught to do what they do. They are trained. And they are very, very professional. Their aim is to steal your money and, come hell or high water, they will get under your skin and make you care for them. Make you believe them. And then rob you of everything you have.

I can't do a post-mortem on what happened now, I just have to live with it but it makes me upset and angry that I've been forced to take a different path in life than the one I've spent years planning for myself.

If I could give one piece of advice to people looking for love online it would be this; stay on the dating platform – do not come off the app or website. That way your conversations can be monitored and evidenced. If the person you are speaking to is genuine, they won't mind. I also think it's important not to get carried away and reveal too much about yourself like I did. You could become a target for these despicable criminals.



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