

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.

4

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.

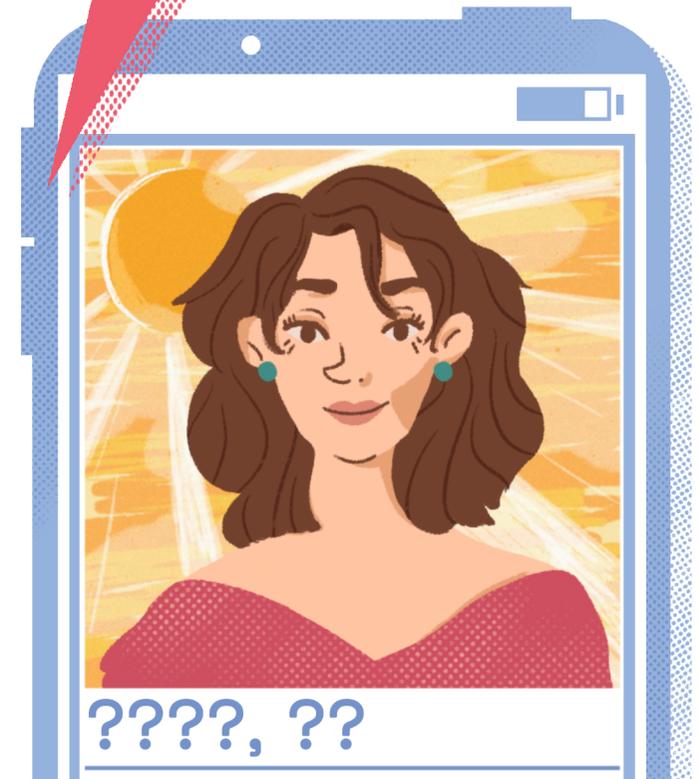
On social media, only accept friend requests from people you know and trust.

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.

5

Fall for the person,



not the profile.



TO STOP FRAUD™

ActionFraud

National Fraud & Cyber Crime Reporting Centre

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

Over a third of couples in the UK meet online. A number set to increase as more and more of us meet, not just through dating apps and websites, but also Instagram, Facebook or gaming sites.

While the majority of people you interact with online are genuine, criminals can target online platforms, where there is a messaging function, to form friendships or romantic relationships.

Romance, 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. You can meet them via an online dating website or app, social media platforms such as Facebook and Instagram, or gaming sites.

They gain your trust over a number of weeks or months and have you believe that you are in a loving and caring relationship. However, the criminal's end goal is only ever to get your money or personal information.

Any one of us can be tricked by these clever criminals. You should never feel embarrassed or ashamed to talk to someone about what has happened to you, or report it to police.

**Report to Police
Scotland via 101**

1

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 to Police Scotland via 101

It's important that no matter how long you've been speaking to someone online and how much you trust them, if you haven't met them in person 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.

2

How does romance fraud happen?

Criminals will do their research. They'll mould themselves into your perfect match, finding out as much information as they can about you from your online footprint and social media channels, and make it appear that you have interests and experiences in common. They'll seem loving, caring and protective over you.

After building your trust over a number of weeks or months, they will disguise a request for money, dropping it harmlessly into conversation. They'll appear vulnerable and in need of your help, often talking about financial woes relating to sickness or stress and worry to make you feel sorry for them. In some cases, rather than asking for money directly, these manipulative criminals will also groom you into a position where you offer it, to help them out of whatever crisis they are in.



3