



POLICE
SCOTLAND

POILEAS ALBA

Romance Fraud

Cybercrime Harm Prevention Team

Police Scotland

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What is Romance Fraud?

This is a crime which is a financially driven fraud designed to exploit victims for money. It is carried out by criminals exploiting victims by convincing them they are in a genuine romantic relationship.

How does it happen?

It happens when you think you've met the perfect partner online, 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

Romance fraudsters are confident manipulators and will go to great lengths to create a false reality in which an individual feels that they are making reasonable and rational decisions.

Case Study:

Emma signed up to an online dating website where she met an aid worker on duty in Iraq called 'John'. Soon after befriending Emma, John told her that he'd lost his wife and brother to cancer, a story which was very similar to her own. They spoke nearly every day and planned to meet in the UK.

One day Emma received an email from John telling her that he'd been involved in an accident and that he needed an urgent operation. It was life or death. He told her didn't have the money to pay and asked if she could send him £5,000. Emma agreed and sent the money through a bank transfer.

Soon after Emma had transferred the money, John told her he needed more to cover hospital bills and convinced Emma to send a further £5,000, assuring her that he'd pay her back when he arrived in the UK.

John never contacted her again. His profile disappeared and he stopped replying to any of Emma's messages or phone calls.

How to protect yourself

- **Recognise** - Take a moment to recognise the above signs and think before parting with your money or information.
- **Reject** - Is this person really who they say they are? Could it be fake? It's OK to reject, refuse or ignore any requests for your financial or personal details. Criminals will try to rush or panic you.
- **Report** - Contact your bank immediately if you think you have become a victim of fraud and report it to Police Scotland by calling 101.

Recognise the following warning signs

Please be cautious of the following when you have met someone online:

- They quickly declare their love for you. Many fraudsters claim to work overseas as this removes the immediate likelihood of being able to meet. Fraudsters will often provide noble occupations to encourage trust and admiration. For example, the military or medical profession.
- They provide excuses as to why they can't video chat or meet in person and will try to move your conversations away from the platform you met on and onto another messaging service.
- They request money for an emergency and will appeal to your emotions. They may get defensive if you decline to help or suggest they may be subject to harm.
- Convincing images can be used to create a fake profile - they may have been stolen from an actor or model. A [reverse image search](#) can find photos taken from somewhere else.
- They tell you to keep your relationship private and not to discuss anything with your friends and family.

Are you a victim of romance fraud?

Don't feel ashamed or embarrassed if you think you've been a victim of fraud - you are not alone. Contact your bank immediately and report it to Police Scotland directly by calling 101.

Romance fraud continues to be an online threat. Recognising the warning signs, protecting personal information, and promptly reporting suspicions are important steps in safeguarding yourself from this type of crime.

Always

- Be wary of revealing personal information about yourself online
- Remain on the messaging platform if contact was via a dating site
- Remember that anyone can pretend to be anyone they want to be online
- Be wary of anyone asking lots of questions about you but not revealing much about themselves
- Talk to someone if you have any concerns

Never

- Never send them any money
- Never allow them access to your bank account
- Never transfer money on their behalf
- Never take a loan out for them
- Never provide copies of your personal documents such as passports or driving licences
- Never invest your own money on their behalf or on their advice
- Never purchase and send the codes on gifts cards
- Never agree to receive or send any parcels on their behalf (such as mobile phones or laptops)

OFFICIAL

Support and Wellbeing

Police Scotland – Report any fraud or other crime to the police by visiting the Police Scotland website or phoning 101 – [Contact Police Scotland - Police Scotland](#)

Crimestoppers UK – is a charity which gives you the power to speak up to stop crime. By phone and online, 24/7, 365 days a year – [Crimestoppers in Scotland | Crimestoppers \(crimestoppers-uk.org\)](#)

Victim Support Scotland – Support victims of crime, witnesses and their family members, regardless of who they are and their circumstances. Their service is independent, free, non-judgemental and confidential. They offer bespoke support, personalised to the needs of each individual – [Home - Victim Support Scotland](#)

Samaritans – A free, confidential emotional support service available 24/7, 365 days a year for anyone in the UK and Ireland – [Samaritans Scotland](#)

Breathing Space – A free, confidential service for anyone in Scotland experiencing low mood, depression or anxiety. It has a helpline and a webchat; see the website for times available – [Breathing Space is a free confidential service for people in Scotland. Open up when you're feeling down - phone 0800 83 85 87](#)