

Keep Your Money Safe



Surrey Police and Sussex Police Fraud Newsletter

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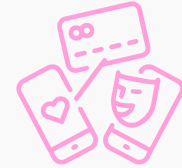
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TO MARK WORLD ROMANCE FRAUD DAY 2024, THIS MONTH'S NEWSLETTER IS DEDICATED TO ROMANCE FRAUD.

WHAT IS ROMANCE FRAUD?

Finding love online has become a popular way for many to find love and friendship.



Fraudsters create fake profiles on dating sites or social media to establish a relationship with someone, with the aim of taking their money.

They gain your trust by appealing to your compassionate side, finding out personal information about you and creating fake stories so it seems like you have a lot in common.

Fraudsters typically spend weeks or months establishing what appears to be a genuine, caring relationship. Once they have gained your trust, they start inventing reasons for needing money or personal information maybe even asking you to take out a loan for them in your name these may be for things such as medical emergencies or financial troubles. There will often be a promise of paying you back.

Being targeted by a romance fraudster does not mean a victim is gullible or naive. Such scams are prolific and increasingly run by criminal organisations, practised experts at psychological manipulation.

Romance fraud is one of the highest reported frauds to Sussex and Surrey Police.

In Sussex, from 1 October 2023 to 30 September 2024, there were 423 reports of romance fraud of those reports 320 reported a loss which is a 28% increase on the previous 12 months, with an average loss to those victims of £13,278.00.

In Surrey, from 1 October 2023 to 30 September 2024, there were 218 reports of romance fraud of those reports 160 reported a loss which is a 17% increase on the previous 12 months, with an average loss to those victims of £19,814.00.

There is also a common misconception that romance fraud mainly affects women, but this fraud does not discriminate via gender with 54% in Sussex and 48% in Surrey being female and 46% in Sussex and 52% in Surrey being male.

EXAMPLES OF ROMANCE FRAUD NARRATIVES SEEN IN SURREY AND SUSSEX:

- Someone working on an oil rig
- A Soldier working abroad.
- The need to pay legal fees to access an inheritance/lottery win that can be shared with victim.
- They have found a lorry load of cash or gold and need payment to clear customs.
- The scammer needs money to pay for an operation for them or a close family member.
- The scammer asking to use their bank account to deposit and move cash around.
- Providing victims with great investment opportunities, which then turn into an additional investment fraud, alongside the Romance fraud.

“Each month we see many incidents of fraudsters targeting our residents in an attempt to defraud them. We're working hard to prevent this and support vulnerable victims of fraud or scams. By following our tips and encouraging family, friends and colleagues to do so too, you can reduce the risk of becoming a victim.”

T/Detective Chief Inspector
Antony Leadbeatter, Surrey
Police & Sussex Police
Economic Crime Unit

AN ANONYMOUS ACCOUNT OF ROMANCE FRAUD FROM OUR FRAUD CASEWORKERS:

Mrs Y- A 71-year-old Surrey Resident started chatting to someone who seemed like a nice man on Facebook. He told her he worked overseas, as the 'relationship' developed, Mrs Y sent the person small amounts of money amounting to £1000. After a while he stated he was coming back to the UK and talked of marriage. At this point he asked Mrs Y for a sum of money she didn't have, so she tried to source a loan, this raised concerns with the loan company and resulted in them making Mrs Y aware that they feared that this was a scam. Mrs Y felt devastated and stupid, couldn't eat, didn't want to go out and blamed herself. Mrs Y felt too embarrassed even to tell her bank about what had happened.

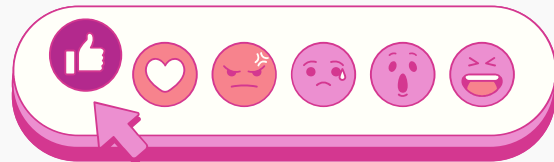
Over the course of four months the caseworker reassured Mrs Y this was not her fault, and she was not stupid, contacted her bank via a police process which alerted the bank that Mrs Y had been targeted by scammers. The caseworkers also encouraged Mrs Y to contact her GP for counselling, and supported and encouraged her to persevere with giving up smoking.

Mrs Y had been affected so much by the romance fraud that she had stopped participating in social activities that she once enjoyed. With the caseworkers ongoing support Mrs Y started to go back to social activities she had so much enjoyed and helped her to reach a point where she no longer felt compelled to respond to messages from the scammer that still slipped through.

Although Mrs Y knew she still had a way to go to get back to her 'usual' self, she felt she was making steady positive progress.

Our caseworkers will continue to provide support to victims until they are confident that they are no longer in contact with the fraudsters. After this time, they will then provide them with relevant support services such as peer support groups, which you can find further information on below.

SOCIAL MEDIA PLATFORMS:



Across both forces, social media platforms depending on the age and social media profile of the victim remain the highest reported contact method, with Facebook and Instagram being the most likely way for fraudsters to initiate contact (293 reports) followed closely by dating sites and dating apps (245 reports). Some report being contacted via other means with 44 reports of individuals meeting the fraudster in person.

Fraudsters are demanding various methods of payment, the most common being bank transfer, but to bypass safeguarding that the banks can put in place, they are also commonly now demanding gift vouchers, these can be for iTunes, Steam and Amazon. PayPal is also encouraged to be used, away from the normal banking systems.

Things to look out for with family or friends that you think may be a victim of romance fraud:

- Spending a lot more time looking at their phone or computer sending messages on social media or messaging services.
- Becoming more distant and secretive as the scammer tries to isolate victim from their family and friends.
- Buying iTunes, Amazon, or Steam gift cards
- Asking to borrow money, either to support a new "friend", or just for regular bills or rent that they don't normally have a problem paying.
- Asking for help with money apps, such as PayPal, Revolut, Remitly and Wise money transfers.

TOP TIPS ON HOW TO STAY SAFE FROM ROMANCE FRAUD

D **Don't rush into an online relationship** - Get to know the person not the profile.

A **Analyse their profile** - Protect yourself by confirming their identity.

T **Talk to Friends and Family** - Be wary of anyone who tells you not to tell others about them. It is easy to isolate yourself from Friends and Family.

E **Evade the scammers** - Never send money, share your bank details or personal details with someone you've only met online.

S **Stay on the dating messenger service** - Fraudsters will often encourage their victims to use different communication platforms that are often undetectable.

Where to report:

In Sussex and Surrey all victims of romance fraud are treated as vulnerable by crime type and as such will be provided with safeguarding from the police who will report the fraud to Action Fraud on behalf of the victim.

If you or someone you know has been a victim of romance fraud, please call Sussex or Surrey Police on [101](tel:101) or use our textphone service on [18001 101](tel:18001101) now.

If you're deaf or hard of hearing, use our textphone service 18000 or text us on 999 if you've pre-registered with the [emergency SMS service](#). Ring 999 if there is a crime in action or immediate threat to life.

ONLINE PEER SUPPORT GROUPS

Both the Sussex Victim Support Team and Surrey Victim Witness Care Team provide online peer support groups which support victims of romance scams. This service gives victims a safe and confidential space where they can speak with others who have undergone similar experiences. This service is typically taken up towards the end of the 1-2-1 engagement with their fraud caseworker. Sessions are run for around 60-90 minutes on a demand led basis. For more information visit www.victimsupport.org.uk/helpand-support.



VS VICTIM SUPPORT

Are you working with someone affected by relationship fraud?

Victim Support has launched a new pilot service in South London, Kent and Sussex to support victims of relationship fraud. It will provide personalised one-to-one support, a group work programme and peer support groups.

We can offer:

- Free confidential space to talk about what has happened
- Information and advice on getting safe and staying safe
- Help to make a complaint to a bank or the Financial Ombudsman Service
- Signposting and referrals to other organisations that can help
- Help to cope with the immediate aftermath of fraud, and to recover in the long term
- Access to a free group work programme, focused on developing the tools to move on safely after a fraud, with the opportunity to share experiences with other victims
- Access to a free, ongoing peer support group where victims can share their journey, be supported by a network of other fraud victims and support others in similar situations to themselves.