

ARE YOU SCAM SAVVY?



Criminals are turning to more sophisticated ways to take your money, whether through online offers, emails or telephone calls. Can you outsmart them? Put your ability to spot a scam to the test with Take Five's spot a scam quiz and see if you are scam savvy.

ROMANCE SCAMS

Ahead of Valentine's Day, UK Finance's Take Five to Stop Fraud campaign is warning people to stay alert to criminals posing as an online love interest.

According to the UK Finance 2023 half year fraud update*, a total of £18.5 million was lost to romance scams during January to June 2023, an increase of 26% when compared with the same period in 2022. With 2,120 cases being reported and a total of 18,889 payments being made in the first half of 2023 for this scam type.

In a romance scam, the victim is persuaded to make a payment to a person they have met, often online through social media or dating websites, and with whom they believe they are in a relationship with.

Criminals will use fake profiles to target their victims to start a relationship, which they will try to develop over a longer period. Once they have established their victim's trust, the criminal will then claim to be experiencing a problem and ask for money to help.

People are often given different reasons as to why the money is needed, with the three most common being:

- PAY FOR AN EMERGENCY**
- PAY FOR THE PERSON'S TRAVEL TO MEET THEM**
- PAY ONE OF THEIR BILLS**

In this scam type, victims are often convinced to make multiple, generally smaller, payments to the criminal over a longer period of time compared to other fraud types. As a result, in the average romance scam case, the victim is tricked into making around nine payments, the highest of the main eight scam types.

[Try the Scam Savvy Quiz](#)

TAKE FIVE'S TIPS ON HOW TO SPOT ROMANCE FRAUD?

- 1 You've met someone online and they declare strong feelings for you after a few conversations
- 2 They suggest moving the conversation away from the dating website or social media to a more private channel such as email, phone or instant messaging
- 3 Their profile on the internet dating website or their social media page isn't consistent with what they tell you
- 4 There are spelling and grammar mistakes, inconsistencies in their stories and they make claims such as their camera isn't working
- 5 They refuse to video call/meet you in person
- 6 Photos generally tend to be stolen from other people. Performing a reverse image search can find photos that have been taken from somewhere, or someone else
- 7 You're asked to send money to someone you have not met face-to-face, either through bank/money transfer or through the purchase of gift cards or presents such as phones and laptops. You may even be asked to provide them with access to your bank account or card
- 8 They try to persuade you to make an investment, often saying it is easy or guarantees high returns
- 9 Upon questioning a friend or family member, they may become very secretive about their relationship or provide excuses for why their online partner has not video called or met them in person. They might become hostile or angry, and withdraw from conversation when you ask any questions about their partner

If you are talking to someone on a dating site, stay on the sites messaging service until you're confident the person is who they say they are and ensure meetings in person take place in a public place. Online dating platforms have moderation and reporting processes in place to protect daters and remove scammers.

If you believe you've fallen for a romance scam or any other type of scam, contact your bank immediately on a number you know to be correct, such as the one listed on your statement, their website or on the back of your debit or credit card.

YOU CAN REPORT A SCAM TO ACTION FRAUD VIA ACTIONFRAUD.POLICE.UK.

**Source – UK Finance half year fraud report - www.ukfinance.org.uk*

Content courtesy of Take Five website

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