

# SCAMS AWARENESS UPDATE

## Older Persons Scams Awareness & Aftercare Project

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## Love is in the Snare

### Romance and befriending fraud - how to protect yourself and loved ones.

Imagine you've met someone new and struck up a friendship with them. It's natural to look forward to them calling or messaging you. It's natural for you to be under the spell, in a "love bubble". Life is exciting again. So, it's natural that you believe what they tell you.

But, not all relationships are like this. Criminals deliberately strike up a friendship with people, in person or online, with the sole intention of committing fraud - asking for money for a fictitious reason, stealing your identity or using your bank accounts for money laundering. This is called befriending fraud (either platonic or romantic).

Anyone can be a victim of befriending fraud, because we are pre-programmed to want to believe what we see and hear. And, if we have never been lied to before in a relationship, why would we suspect someone now?

But, there are simple steps we can take to protect our money and heart...

*If you are affected by the content of this bulletin, you can talk to us. Our Scams Awareness and Aftercare Team can offer free support, advice and guidance. Contact us on 01625 612958 or [enquiries@ageukce.org](mailto:enquiries@ageukce.org) for more information.*

**We have** featured befriending fraud in our bulletins several times ([July 2020](#), [May 2021](#) and [January 2023](#)). But, with romance fraud remaining one of the top five most commonly reported frauds to Action Fraud, we are keen to continue to highlight this crime and how to avoid its devastating effects.

**Simply put**, befriending fraud is when people are defrauded into sending money to criminals who go to great lengths to gain their trust and convince them that they are in a genuine relationship.

Let's use our aide-memoire of SUNTAN, to remind ourselves of some of the features of this type of fraud and how to avoid getting burnt:

**S** **Special, Secret, Similar** - Befriending fraudsters make their victims feel special by showering them with affection or declaring their love. They may ask you to keep your friendship secret, telling you that others won't understand. But they're trying to isolate you from people who would point out it's a fraud. The fraudster may claim to have similar interests to you, so you have something in common. But, they've often got that information from your profile and will change their profile to match.

**U** **Urgency** - In time, the person you think you have a friendship with will say they have a difficulty. This could be that they're stuck overseas, they or their relative are ill, their bank account has been frozen, they need money for a course to better themselves etc. It can be anything that you would help a friend or loved one out with. They will then urgently need money to solve the difficulty. They may not ask you directly for money - but they have psychologically groomed you so that you offer to help them.

**N** **Not expected** - You may not have been looking for a new friendship, but someone contacts you on social media and asks to be friends. This could be through an online game you're playing or an interest group. On dating websites you expect that other people are genuine, like you. But it is easy for fraudsters to lie to you on-line. Always meet new friends face to face before sharing any personal information. And, remember, even in person, people can lie.

**T** **Timing** - Befriending fraudsters operate at any time of the year. However, they target people around Christmas and Valentine's Day, when some of us maybe feeling lonely and looking for companionship. They may only call at certain times of the day. But, it is likely that they stick to the same time of day, because they are talking to lots of people throughout the day, defrauding them too.

**A** **Authority** - The fraudster may appear very knowledgeable about their job, lifestyle, common interests or other opportunities. They may tell you about how they have made money through their business or by making investments, and then offer you the opportunity to invest too. But it is all a lie.

**N** **No thank you** - Befriending fraud often happens over a period of time. When a victim begins to question the fraudster's motives, it is sometimes hard to say "No thank you". The fraudster has groomed the victim so they are reliant on them emotionally. The victim finds it hard to end the relationship because they know they will lose what they believed was a genuine friendship or connection. But, saying "No thank you" is the beginning of recovery.

**It would never happen in Cheshire, would it...?** Unfortunately, it has and it does. [Cheshire Police recently reported](#) how a Cheshire resident was one of four victims of a romance fraudster who stole over £300,000 to fund an affluent lifestyle. A lady from Warrington has worked with Cheshire Police to [share her story](#) as a warning to others. Our Scams Awareness & Aftercare Team have supported 17 victims of befriending fraud in Cheshire East in the past four years. It is the number one fraud type that our Aftercare Team come across and is the one that takes the longest time to recover from. Victims are embarrassed and have lost their trust in others and in making their own decisions.

**It's better to** be cautious going into a new friendship to save heartache later on. Just like we look right and left before stepping out into the road, there are precautions we can take before we lose our heart and money to a befriending fraudster:



**Photos may not be genuine** - use [Google reverse image look up](#) to see where the photo has been used online.



**Be suspicious of any requests for money** - never send money to someone you have not met in person. Never give anyone access to your bank account.



**Speak to family and friends** to get advice. Fraudsters will try to isolate you so you can't see a different point of view.



**Be cautious** about how much information you share online. Check your settings so they are set to "Friends only" for information that you post.



**Ignore friends requests** from people you have never met.



**On dating websites**, don't assume that everyone is there for the same genuine reason you are.



**Never take out** a loan for someone else, invest money on their advice or purchase and send the codes on gift cards.

**The National Fraud Intelligence Bureau received 8,036 reports of romance fraud received in 2022/23, amounting to a loss of over £92m.**

Befriending fraud is especially under reported because of the personal nature of the crime. Victims are embarrassed and heartbroken.

**BUT - please report befriending fraud - talk to someone.**

You can report befriending fraud to Action Fraud at [www.actionfraud.police.uk](http://www.actionfraud.police.uk) or on 0300 123 2040. If you need emotional and practical support, contact our Scams Awareness and Aftercare Team on 01625 612958 or [enquiries@ageukce.org](mailto:enquiries@ageukce.org).

**Your information could stop others becoming victims and may be the last piece of the jigsaw for a police investigation.**

Here are some recent frauds to look out for. Please share with family, friends and community.

## Fake celebrity endorsements

BBC Radio 2 Breakfast presenter Zoe Ball is the latest celebrity to have their identity used in an investment scam. Fraudsters have taken her name without permission to make it look like she is endorsing a crypto-currency investment. But the investment is a scam. Unfortunately, people have already lost money to it. Sadly, this is becoming more common.



Remember - check the legitimacy of every investment you make. Check the company is authorised by the Financial Conduct Authority to sell the product you're interested in.

## Free Telecare alarm phone scam

Cheshire Fire Service have alerted us to a phone scam. Fraudsters are calling, claiming they are from Telecare, who provide personal alarms for falls and emergencies. The fraudster says that the person qualifies for a free Telecare alarm.

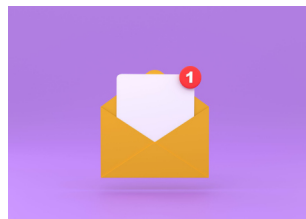


Personal alarms are available from a range of companies, but they are not free.

As with any purchase, if you are interested in getting an alarm, contact reputable companies independently, rather than responding to a call out of the blue.

## Phishing emails after data breach

One of our volunteers raised how they are receiving emails pretending to be a legitimate company that he has previously dealt with. The fraudsters obtained contact details of customers after a data breach.



The fraudulent emails contain special offers as an apology for the data breach. But when the volunteer looked carefully at the sending email address, it was nothing to do with the legitimate company.

Remember - always check the sender's email address, even if it's from a company you trust.

## Fake Health Lottery letters

Which? has highlighted a postal scam. Residents are receiving letters addressed to them saying they have won as much as £750,000 in the Health Lottery. Whilst the Health Lottery is legitimate, these letters are not. The resident is asked to call a number to claim the prize. But, if they do, they are targeted by fraudsters trying to steal their personal and financial information.



The Health Lottery never sends letters to its winners. If you receive such a letter, report it by sending it to Freepost Scam Mail.

## Coming Next Time

- Current fraud alerts
- Investment fraud

Though we don't like to see you leave, you can unsubscribe from these bulletins by emailing: [enquiries@ageukce.org](mailto:enquiries@ageukce.org)

The Older Persons Scams Awareness & Aftercare Project is brought to you by