



THINGS TO REMEMBER

- **Take your time.** Those looking for genuine relationships won't rush or pressure you.
- Remember that in healthy relationships, **no one should ask you to lie.**
- Be **wary of sharing personal information** about yourself online, especially if you have not met in person.
- **Stay on the dating platform** if you met this way, until you meet in person.
- Carry out a **reverse image search**, there are tools online to help you do this. It can tell you if the image is used elsewhere.
- Follow any **advice or warnings** from your bank or payment service provider.
- Take a **pause and talk to a trusted friend or family member** before sending money to anyone you meet online.
- Be **especially wary** if someone is asking for payments via **gift cards or cryptocurrency.**

Never:

- **Share your personal documents**, such as passports, visas, or driving licences.
- Allow someone to **access your bank account** or use it to **transfer money.**
- **Take out a loan** on someone's behalf.

REPORTING

Report Fraud

Contact your bank immediately if you think you have been a victim of fraud. Tell the police using the Report Fraud service via **reportfraud.police.uk** or by calling **0300 123 2040**.

159

If you receive a call or message asking you to hand over money or personal information **stop, hang up and call 159** to be connected directly to your bank.

7726

Report spam or scam texts directly to your mobile phone provider free of charge by **forwarding the text message to 7726.**

Stop! Think Fraud

Visit **stopthinkfraud.campaign.gov.uk** where you can get more advice on how to protect yourself against fraud.

Scan the QR code to learn about different types of fraud.



THE LITTLE LEAFLET OF ROMANCE FRAUD



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WHAT IS ROMANCE FRAUD?

Romance fraud can happen to anyone. It is a manipulative crime where criminals pretend to create an emotional bond with victims to steal money, gifts or personal information. **The relationship feels real but the intention is not.**

Criminals may:

- Pretend to be looking for love or friendship.
- Use fake photos or videos. These may be stolen from other profiles. Criminals are increasingly using AI to create realistic looking images.
- Spend a long period of time building trust.

This manipulation results in compliance and exploitation which often leads to financial loss through the **sending of money, gift cards, cryptocurrency or personal information**. These requests are often hidden within false stories of health concerns or emergencies, issues with visas or access to money, or investment opportunities.

Victims can experience **emotional harm** through the loss of a relationship, feelings of shame or embarrassment, and isolation from loved ones.



HOW IT WORKS

Initial Contact

Romance fraudsters will often make the first contact via online platforms, such as dating apps and websites or social media. They will want to quickly move the conversation on to an encrypted messaging platform. The goal at this stage is to build trust and an emotional connection, they are unlikely to request money early on.

Tactics

Once trust has been built the criminal will begin the grooming and manipulation. They will use emotional tactics such as love bombing, making promises about the future, and isolating you from friends and family. After a few weeks or months they will begin to create scenarios involving a financial issue, this could include money to meet you in person, for emergencies, or for an “investment” opportunity. Criminals will often request gift cards as a form of payment.

Recovery Fraud & Repeat Targeting

Victims of fraud may have their details shared or sold to other fraudsters. Once the fraud ends, criminals may make contact claiming to help recover the stolen money for a fee.



WHAT TO LOOK OUT FOR

Presentation

- They might work abroad (e.g. in the military, on an oil rig, or as a doctor).
- They may have emotional backgrounds (e.g. widower, single parent, carer).

Avoidance

- Reluctance to communicate via video calls.
- Excuses for why they cannot meet you in person.

Love-Bombing

These messages are used to manipulate emotional bonds by mimicking instant chemistry and lowering defences. Such as:

- “You’re the one I’ve been looking for”
- “No one’s ever made me feel this way”
- “We’re going to have a beautiful future”

Isolation

Criminals will isolate victims as they know other people could break the “spell” of manipulation.

- “They won’t get our relationship, don’t tell them about us”
- “I told you, they’re jealous of us”
- “They’ll ask too many questions, they don’t like seeing you happy”