

## **Romance Fraud**

**Important Note:** The information below is provided **for educational purposes only** to help customers understand and protect themselves from romance fraud.

### **What Is Romance Fraud?**

Romance fraud involves people being convinced they are in a genuine relationship and deceived into sending money to criminals.

Criminals pretend to be interested in a romantic relationship with you. They gain your trust and then ask for money.

These scams can cause serious emotional distress and financial harm to victims. Understanding the warning signs can help protect you and others.

### **How It Happens**

Criminals create fake profiles or public figures on dating sites, apps or social media to target those looking for love online. Typically, it starts with a fast-moving online relationship, with the fraudster often claiming to be working or travelling outside the UK. They then start asking you for money. Sometimes it is to cover the cost of coming to the UK or they may claim they cannot afford to pay for something like family crisis or overseas emergency or a relative's urgent operation.

Once the victim sends money, the fraudster usually disappears or continues asking for more.

### **Examples of Fraud Cases:**

#### ➤ Case 1- Large overseas payments

A victim sent 6 high-value payments totalling over £131,000 to accounts overseas. They had no history of sending money abroad, but were persuaded to help someone they met online who claimed to need urgent assistance.

### **What to learn:**

Requests for large or unexpected overseas payments are a major warning sign of fraud. Always take time to verify who you are sending money to before acting.

➤ Case 2: Small payments that added up

A victim made 403 payments over the course of a year to someone they believed they were in a relationship with, resulting in losses of over £72,000.

**What to learn:**

Romance scammers often start with small requests and build trust over time. Be alert if someone you have only met online repeatedly asks for money or financial help.

➤ Case 3- Suspicious pattern in short duration:

A victim tried to make 5 payments to a new payee on the same day.

**What to learn:**

Be cautious of making repeated payments to someone new, even if the amounts seem small. Unusual or rushed transactions can be a red flag for fraud.

**Romance Fraud Detection**

Be alert to signs of unusual or out-of-character account activity:

- i) Multiple payments to the same new beneficiary on the same day.
- ii) Transfer overseas, making multiple payments over a short period, or a sudden increase in payment values.
- iii) Pressure to obtain funds from multiple sources (e.g taking out new loans, borrowing from friends or family or liquidating personal assets) - this atypical borrowing activity may indicate unusual account activity like romance fraud, when viewed with other risk factors.

**How to Protect Yourself from romance fraud**

- Alarm bells should ring if someone you have only met online asks for money or suggests investments. Never send money (or vouchers), no matter how sad their story.
- Look beyond the online profile. If someone asks you for lots of personal information, yet is unable to meet in person, then that could be a red flag. Use image checkers to see if their pictures can be found elsewhere.
- Get a second opinion from a family member or friend if the other person's behaviour seems suspicious and you are being asked to make financial commitments you are not comfortable with.

- Be alert to the risk of online relationships and financial requests. If someone asks you for money, take a moment to stop, question yourself and consider how realistic it is.
- Be wary if someone you have met online refuses to meet in person or always has an excuse not to. Never send money to someone if you have not met in person.

### **We're Here to Help**

If you're worried about a payment or think you may have been targeted, contact us immediately. We will handle these cases sensitively and confidentially. You can also report the scam to the [Action Fraud](#).

### **Further Information**

For details related to investigation of fraud, customer support, and treatment of vulnerable customers, please refer to the FCA's publication dated 17 October 2025, namely "*Combating Romance Fraud – Prevention, Detection and Supporting Victims*."