

Romance fraud: Five things you need to know

Published on 4 May 2021 | Written by Lucy Cumming, Senior Analyst, National Fraud Intelligence Bureau, City of London Police

Tips on how to spot romance fraudsters

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What exactly is romance fraud, and how do criminals take advantage of the criminal activity?

1. Romance fraud is one of eight high-priority crime types assessed by the City of London Police's National Fraud Intelligence Bureau (NFIB) as having a significant impact on UK citizens. Reports to Action Fraud have increased by 26% in the last year, with victims losing £10,000 on average.
2. Criminals use fake online profiles to form relationships with victims and make them think they've met their perfect partner, in order to get their money or personal information. This occurs on dating sites and other platforms that have a messaging function, such as Facebook, Instagram, and gaming sites and apps.
3. Red flags include the person making excuses why they can't meet or video chat, and the person claiming to be working overseas in a respectable profession, such as the military or an international charity. Romance fraudsters will talk to the victim for weeks, or even months, to build up their trust before creating a time-critical emergency that requires the victim's help. This is usually something emotive that pulls at their heartstrings, for example, paying an urgent medical bill for a sick family member.
4. A lot of romance fraudsters are based abroad, and investigations into suspects can be difficult. As the national policing lead for fraud, the City of London Police has set up a number of ways for police forces to disrupt romance fraud activity. Forces are able to alert money transfer services to suspect customer accounts. Forces can also now send intelligence referrals to the Ghanaian authorities where they have identified suspects who are based in Ghana.
5. Romance fraudsters don't just ask for money. They can also ask for:
 - access to the victim's bank accounts
 - loans to be taken out, or investments made, on their behalf

- copies of the victim's personal documents, like a passport or driving licence
- gift card codes
- the victim to receive and/or send parcels

For more information, visit the [National Fraud Intelligence Bureau website](#) or contact NFIB-IDT@city-of-london.pnn.police.uk

You can find out more about tactics used in romance fraud by reading [A Guide to Spotting Romance Fraudsters](#), by Thames Valley Police's economic crime unit.

- This article was peer reviewed by Emma Potts, Strategic Protect and Prevent Fraud Lead – Greater Manchester Police

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