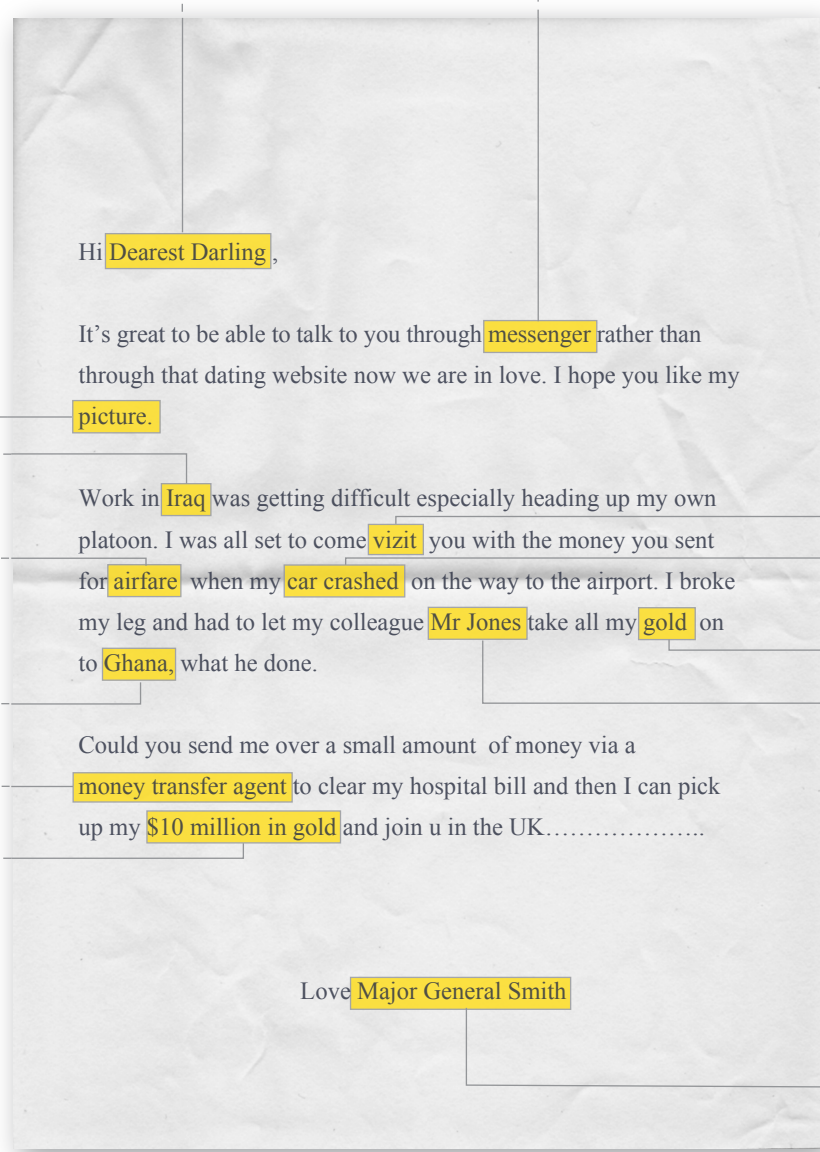


Have you, or someone you know, received a letter or email with content like this?



Fraudsters quickly adopt pet names or terms of endearment when writing.

Fraudsters prefer to chat outside of the security of the dating website.

They provide pictures of very attractive people. These are probably just downloaded from the internet.

Their English and grammar may be poor and they may use 'text speak'.

They generally claim to be abroad often working in the army or oil industry in Iraq or Afghanistan.

Their stories often involve an alleged accident which leaves them in urgent need of money, for example to pay for hospital treatment.

Fraudsters will ask for money often to help them travel to the UK. They may then use UK phone numbers that transfer abroad to make it appear they are in the UK.

Large amounts of cash or gold are often mentioned and pictures provided. These are not genuine and promises they will arrive in the UK are false.

These frauds often end up in West Africa, typically Ghana or Nigeria, where a lot of these fraudsters operate from.

A third party is often brought into the conversation to support the fraudster's story and make their lies seem more plausible.

Money transfer agents are often mentioned when requests for money are made. It is harder to trace money sent this way rather than via bank accounts.

Fraudsters often adopt the identity of professionals, mostly army officers, barristers or doctors.

The promise of great wealth often keeps a victim involved in these frauds.

This example brings together a number of the tools romance fraudsters may use. If you have received correspondence that now seems suspicious, don't send any money - do contact Action Fraud at www.ActionFraud.org.uk or 0300 123 2040

Romance fraud

Fraud presents a serious risk to the UK and its communities. One of the methods the Serious Organised Crime Agency uses to prevent this type of crime and to keep you safe is to work closely with partners, including Neighbourhood Watch.

Fraud is not a victimless crime and **romance fraud** is just one example of how devastating fraud can be to men and women. Romance fraudsters target people who use internet dating, social web sites and newspaper personal columns. By feigning romantic interest romance fraudsters first secure their victims' trust then exploit the relationship to steal personal information and money, leaving their victims financially and emotionally devastated.

Romance fraud can appear highly plausible. This information is designed to help you protect yourself from becoming a victim.

Do's and Don'ts

Don't send any money, no matter how persuasive the story is.

Don't believe anyone who offers to recover money you have already sent.

Don't keep things to yourself, even if you are asked to.

Don't give out personal or financial details. Fraudsters may use these to steal your identity and use it to commit other kinds of fraud.

Don't let your own bank account be used by someone else to deposit or transfer money. They could use your account for money laundering.

Don't trust what appears to be a UK address or phone number. They can be diverted to anywhere in the world.

Don't share compromising photographs. They could be used to force you to continue sending money.

Do look for the clues outlined in our illustration on page 1.

Do be vigilant. Fraudsters are adept at changing their approach.

Do speak to a family member or friend for advice if you are in any doubt.

Do conduct your online chats within the dating website's monitored area. Resist pressure to move quickly from a chatroom to personal email.

Do be particularly suspicious if you are asked for money.

Do your own research using an internet search engine. Type in 'romance fraud' - it will bring up lots of information on methods used by fraudsters.

Do keep a record of correspondence.

Do report any suspicions to the dating website. They can check profiles.

Do contact **Action Fraud** at www.ActionFraud.org.uk or **0300 123 2040** to report a crime or seek advice.



If you feel that you may have been contacted by a fraudster **don't** pay any money and **do** take positive action by contacting www.ActionFraud.org.uk online or call them on 0300 123 204

There is further information on our website at www.soca.gov.uk and at www.neighbourhoodwatch.net