

# IT WASN'T YOUR FAULT

Romance Fraud – A Practical Support Guide



Being targeted with romance fraud can evoke many different feelings and emotions. Many people will feel ashamed and blame themselves which will frequently be a barrier to seeking further help and support. It is really important to remember that

## **Romance Fraud is never the fault of the victim.**

This support pack has been designed to help you navigate this journey by offering signposting towards further information and support.

## **The Six Points of Hope**

The below points have been put together to minimise feelings of blame and shame, and to help restore hope.

### **1. WHATEVER HAS HAPPENED, IT IS NOT YOUR FAULT.**

Fraudsters are highly trained professionals who are experts in creating highly validating narratives. Such narratives are able to gently “groom” their target. This prompts the release of powerful brain chemicals such as dopamine, serotonin and oxytocin. All three of these chemicals will increase levels of trust and bonding with deep feelings of love and euphoria.

### **2. THE LOSS GOES BEYOND JUST FINANCIAL, IT IS THE LOSS OF A RELATIONSHIP TOO.**

Finding out you have been targeted by a romance fraud may also evoke other feelings of loss. A loss of confidence, self-esteem, purpose and optimism to name a few.

It is also the sudden end to what would have felt like a significant relationship. It is acknowledged that feelings such as this cannot just to be “switched off”. It can help to talk to a trusted family member or friend, or if this is not available, then the emotional support offered can offer a safe space and non-judgemental space to explore these feelings further.

### **3. YOU DID NOT “FALL” FOR THE FRAUD.**

Sometimes people targeted with a fraud are often unintentionally referred to as having “fallen” for a fraud. The singular act of falling suggests that nobody else was involved and it was all down to you. This is untrue as it can evoke a sense of self blame and unduly apportion blame to the person the fraud has happened to. Please understand that it is not wrong to redirect any feelings of blame towards the person behind the offence.

#### **4. YOU ARE NOT ALONE.**

When something like this happens, it can feel like you are the only person in the world that this has happened to. Please be reassured that you are not alone. Some individuals find it may help to talk or listen to others who have experienced something similar. Although this cannot replace professional support, it may still offer some form of comfort.

#### **5. ANY LACK OF EMPATHY OR UNDERSTANDING FROM ANYONE ELSE DOES NOT INVALIDATE YOUR EXPERIENCE, IT STILL HAPPENED, AND IT HURTS.**

Sadly not everyone may understand your experience. The most common question tends to be “how can you send money to someone you didn’t know?”, but it is important to understand the person you were communicating with was real to you,

and you did feel like you knew them. Romance fraud has a proven link to coercive control which is evident through the similarity in behaviour and tactics used by both domestic abusers and romance fraud criminals. Both will manipulate their victims in to being unable to see beyond the false reality they have created. This makes it difficult seek help or escape.

#### **6. PREVIOUS FEELINGS OF ISOLATION & LONELINESS MAY HAVE RETURNED.**

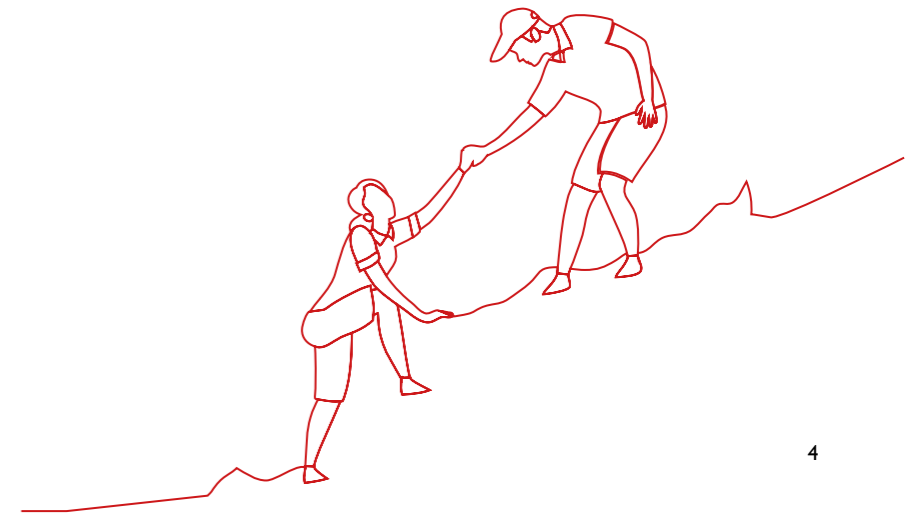
Please understand that this is a completely natural reaction. Your experience has exposed you to a rollercoaster of feelings and emotions and it can take time for these to catch up with the reality of what has happened. A key tactic of romance fraudsters is to isolate people from sources of support and connection. Reconnecting with family, friends and support networks (old and new) may help to

alleviate these feelings. If you do not yet feel ready or able to do this then writing your thoughts and feelings down may also help.

## **If you have been targeted with a romance scam, contact your bank straight away and report it to Action Fraud.**

Reports can be made online at [reporting.actionfraud.police.uk/login](https://reporting.actionfraud.police.uk/login) or by phoning **0300 123 2040** (Text phone: 0300 123 2050) Mon to Fri, 8am to 8pm

Please refer to the further signposting section at the end of this pack for details on organisations who offer emotional support.



## Romance Fraud

It can often help to gain a greater understanding of how **romance fraud** works. This knowledge can also help to safeguard you in the future.

The language used by fraudsters forms a key component of this fraud type. Thames Valley Police have developed a **romance fraud e-booklet** in partnership with Dr Elisabeth Carter, Criminologist, Forensic Linguist and Associate Professor of Criminology at Kingston University, London

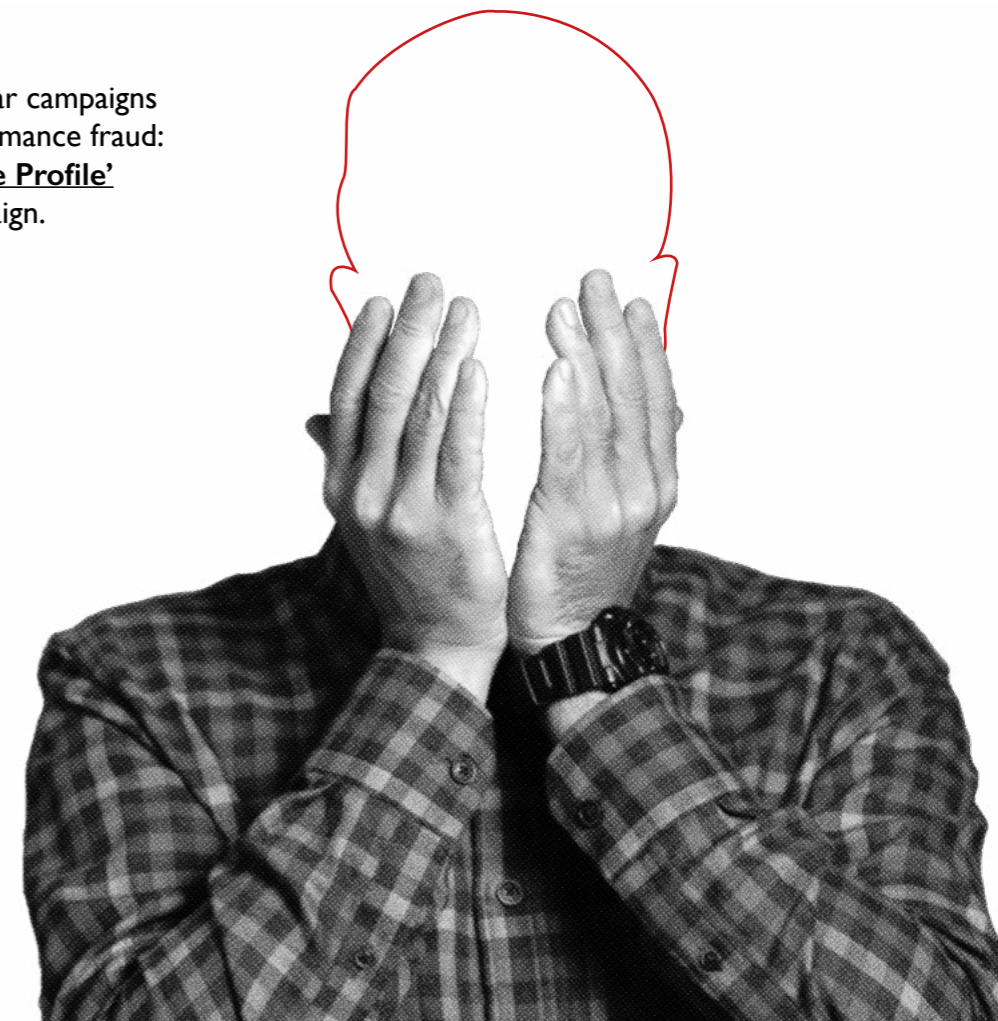
This booklet has been designed to demonstrate the clever tactics used by romance fraudsters with a view to empowering the knowledge of communities. It will help with both the prevention of romance fraud and provide support to anyone who may be struggling to accept

what has happened. Blame also dispels the myths of shame and embarrassment often associated with this crime by highlighting the link to coercive control.

Further information can be found on the **Thames Valley Police** website which includes a link to view Dr Carter's academic paper that inspired the booklet.

Dr Carter's academic research has only been made possible by victims of romance fraud sharing copies of their romance fraud communications. If you still have access to and would like your communications to be used anonymously in research to examine the techniques used by fraudsters, please e mail [Elisabeth.Carter@protonmail.com](mailto:Elisabeth.Carter@protonmail.com) for more information.

**Action Fraud** also run regular campaigns to help raise awareness of romance fraud: **'Fall for the Person, not the Profile'** campaign, **Fauxmance** campaign.



## Top Tips

It is important that no matter how long you've been speaking to someone online and how much you think you trust them, if you have not met them in person it's important that you **do not:**

- Send them any money
- Allow them access to your bank account
- Transfer money on their behalf
- Take out a loan for them
- Provide copies of your personal documents such as passports or driving licences
- Invest your own money on their behalf or on their advice
- Purchase and send the codes on gift cards such as Amazon or iTunes
- Agree to receive and/or send parcels on their behalf (laptops, mobile phones etc.)

## Securing Social Media Profiles

Fraudsters will do their research prior to making contact to enable them to present themselves as the “perfect match” to their victims. It is always advisable to remain mindful about what personal information is revealed online via social media profiles and through communication with others. The National Cyber Security Centre (NCSC) has guidance on how to use privacy settings across social media platforms to manage your digital footprint.

**Facebook:**  
[basic privacy settings and tools](#)

**Twitter:**  
[how to protect and unprotect your Tweets](#)

**YouTube:**  
[privacy and safety](#)

**Instagram:**  
[privacy settings and information](#)

**LinkedIn:**  
[account and privacy settings overview](#)

**Snapchat:**  
[privacy settings](#)

**Tiktok:**  
[privacy and security settings](#)

It is also recommended to follow the governments advice on how to [stay secure online](#) to improve your cyber security.

## **Blocking and Reporting Profiles**

In a constantly connected world it can sometimes be difficult to remember that everyone reserves the right to choose who they interact with online. The frequent tactics of urgency and pressure used by fraudsters can also create a sense of obligation to respond.

Please find below information on how to block and report profiles on the main social media platforms. If a platform is not listed here please do check out their website where you should be able to find guidance on how to do this.

### **Block**

[Facebook](#) [Twitter](#) [YouTube](#) [Instagram](#)  
[LinkedIn](#) [Snapchat](#) [WhatsApp](#) [Discord](#)  
[Hangouts](#) [TikTok](#)

### **Report**

[Facebook](#) [Twitter](#) [YouTube](#) [Instagram](#)  
[LinkedIn](#) [Snapchat](#) [WhatsApp](#), [Discord](#)  
[Hangouts](#) [TikTok](#)

## **Dating Safely**

The [Online Dating Association \(ODA\)](#) exist to promote standards and safer dating within the industry.

This includes [Date Safe](#) tips to follow for a safe experience:

- Get to know the person, not the profile
- Stay on the dating messaging service
- Never ever send money to someone you meet online
- Talk to your friends and family about your dating choices
- Stay in control – never feel pressured to do or disclose anything

They also have advice on how to be a good friend to an online dater.

## **A Trusted Friend**

It is always recommended to enlist the support of a trusted friend/dating buddy to discuss/share experiences on emerging relationships as fraudsters rely on secrecy and being able to isolate people from sources of support.

Speaking to someone outside the communication can help to highlight areas of concern that may not always be apparent straightaway.

The Online Dating Association have advice on [how to be a good friend to an online dater](#).

## **Reverse Image Searches**

[Google Reverse Image Search](#) can be used to help you spot fake images and people who are using someone else's profile photos.

## **Identity Fraud**

During the course of a romance scam, fraudsters may also use the conversations you have to find out enough personal information about you to commit **identity fraud**. Identity fraud can be described as the use of your stolen identity in criminal activity to obtain goods or services by deception. The first you know of it may be when you receive bills or invoices for things you haven't ordered, or when you receive letters from debt collectors for debts that aren't yours. Romance scammers may also sell your information on to other criminals, so you should be alert to the different types of scam that might attempt to get you to hand over money or further personal information. For information about common scams, see:

[A-Z of fraud](#) | [Action Fraud](#) or the UK Finance [Take Five - To Stop Fraud](#) campaign.

## What should you do if you've been a victim of identity fraud?

### • **Act quickly**

You mustn't ignore the problem. Even though you didn't order those goods or open that bank account, the bad debts will end up under your name and address.

### • **Report it to your bank as soon as possible.**

Your bank will then be responsible for investigating the issue and they will report any case of criminal activity to Action Fraud where a record of your case will be recorded. This will then be passed to the NFIB (National Fraud Intelligence Bureau who are part of City of London Police) where a decision will be made to consider the viability of the report based on which are at highest risk of threat or harm.

If an investigation is identified, it will be allocated to the most appropriate force. If you think you're a victim of another kind of identity fraud, you must report the matter to the relevant organisation and, depending on their advice, report the incident to Action Fraud if a fraud is identified as having taken place.

**‘ If you or someone else is in immediate danger or risk of harm dial **999** now ,**

## The below guidance shows how to check and what to do if identity fraud has been committed.

### Issue

#### Personal Information

For consideration if criminals are thought to be in possession of personal information.

Find out [what to do](#) if identity fraud is confirmed as being committed.

### Suggested Action

**Check** if [identity fraud](#) has been committed by checking all four UK credit reference agencies ([Equifax](#), [TransUnion](#), [Crediva](#) and [Experian](#) ) For a fee, all four reports can be checked at once at [Check my File](#).

**Protect** against identity fraud and from criminals using personal details to apply for products and services in the future by applying for [Protective Registration](#) which costs £25 for 2 years.

**Notify** any relevant organisations where originals or copies (including photos) of documents/identification may have been provided ([DVLA](#) , [HM Passport Office](#) )

## Further Support

If you are concerned that you may have been scammed then we have compiled a list of useful numbers and information that may help you.

### ORGANISATIONS AND DETAILS:

#### Action Fraud

Reports can be made online at [Reporting fraud and cyber crime | Action Fraud](#) or by phoning **0300 123 2040** (Text phone: 0300 123 2050) Mon to Fri, 8am to 8pm

#### The Money Advice Service

provides free and impartial advice across a wide range of money matters, including dealing debt and money management. They can also be reached Monday to Friday, 8am to 6pm on **0800 138 7777** (Type talk: 18001 0800 915 4622) or through the web

chat service on their website  
[www.moneyadvice.org.uk](http://www.moneyadvice.org.uk)

#### Mind

A UK wide charity that provides advice and support to assist anyone experiencing a mental health problem.  
[www.mind.org.uk](http://www.mind.org.uk), on their information line **0300 123 3393** (Text 86463) or you can email them on [info@mind.org.uk](mailto:info@mind.org.uk)

#### Samaritans

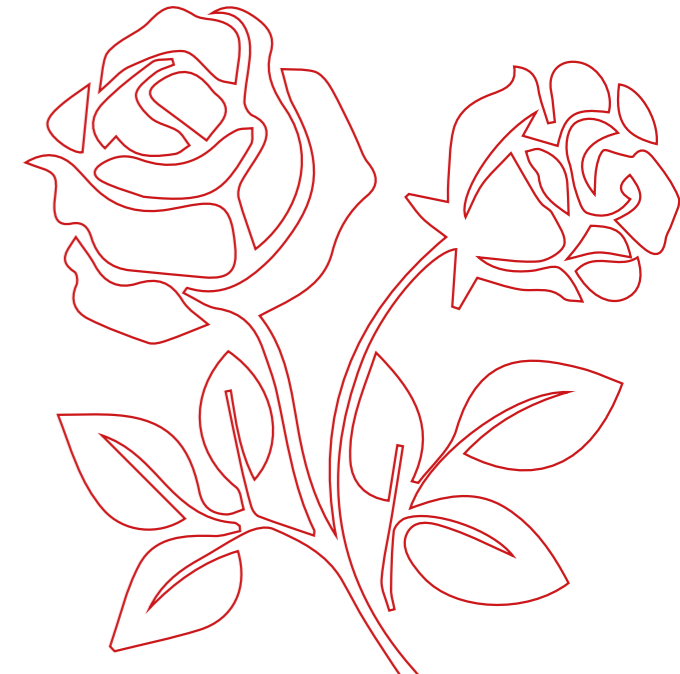
The Samaritans run a free, confidential service, with people available to talk to 24 hours a day, 365 days a year. They can be contacted by phone: **116 123**. More information about their services can be found at [www.samaritans.org](http://www.samaritans.org)

# Thank you

for taking the time to use this support pack. Please feel free to forward it onto anyone else who may find it useful.

Whatever journey may lay ahead for you, you do not have to embark on it alone as help and support is out there.

Finally, please remember to be kind and take care of yourself.





Take Five to Stop Fraud  
[www.takefive-stopfraud.org.uk](http://www.takefive-stopfraud.org.uk)

Don't be Fooled  
[www.moneymules.co.uk](http://www.moneymules.co.uk)

National Cyber Security Centre  
[www.ncsc.gov.uk](http://www.ncsc.gov.uk)

National Trading Standards  
[www.nationaltradingstandards.uk](http://www.nationaltradingstandards.uk)

Friends against Scams  
[www.friendsagainstscams.org.uk](http://www.friendsagainstscams.org.uk)

Age UK  
[www.ageuk.org.uk](http://www.ageuk.org.uk)

Financial Conduct Authority  
[www.fca.org.uk](http://www.fca.org.uk)



[www.thamesvalley.police.uk](http://www.thamesvalley.police.uk)

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