



# ROMANCE SCAM BULLETIN

## Recognize, Reject and Report it!

*If you are looking for love online, be wary. In 2017, 710 Canadian victims lost over \$17 million to scammers pretending to be in love.*

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### RECOGNIZE IT:

#### What is the Romance Scam?

A Romance Scam involves any individual with false romantic intentions toward a victim in order to gain their trust and affection for the purpose of obtaining the victim's money or access to their bank accounts or credit cards. In some cases the suspect will even attempt to get the victim to commit fraud on their behalf – as a money mule (accepting, then transferring money or goods) often unknowingly. Most romance scams begin via social media sites or online dating sites.

**1,066**  
Complaints  
filed in 2017

**70%**  
Complaints filed  
by people aged  
40-70

**\$17M+**  
Reported losses  
in 2017

### REJECT IT:

#### How can I protect myself or loved one?

- Be suspicious when someone you haven't met in person professes their love to you. Ask yourself – would someone I've never met really declare their love after only a few emails?
- Be wary when someone you meet on social media wants to quickly move to a private mode of communication (email, text).
- If trying to set up an in-person meeting, be suspicious if they always have an excuse to not meet.
- If you do actually set up a meeting – tell family and friends when and where you're going and meet in a local, public place.
- Do not share personal (birthdate, address) or financial information with anyone you've only just met online or in person.
- Never send intimate photos or video of yourself. The scammer may try to use these to blackmail you into sending money.
- Be cautious when conversing with an individual that claims to live close to you but is working overseas.
- Never under any circumstance send money for any

reason. The scammer will make it seem like an emergency, they may even express distress or anger to make you feel guilty but DO NOT send money.

- Should you be asked to accept money (e-transfer, cheque) or goods (usually electronics) for you to then transfer/send elsewhere, do not accept to do so. This is usually a form of money laundering which is a criminal offence.
- If you suspect a loved one may be a victim of a romance scam – based on any of the above points – explain the concerns and risks to them and help them get out of the situation.

#### Investigate:

- Do an image search of the admirer to see if their photo has been taken from a stock photo site or someone else's online profile;
- Look for inconsistencies in their online profile vs. what they tell you;
- Watch for poorly written, vague messages, sometimes even addressing you by the wrong name – often scammers are working several victims at once;
- If you have transferred money, stop the transaction if possible.



## REPORT IT:

### How should I respond?

- If you did send money or share financial information, report it to the financial institution used e.g. your bank, Western Union, MoneyGram.
- Gather all information pertaining to the situation, including the scammer's profile name, how you made contact, social media screenshots, emails, etc. and contact your local police.
- File a report with the CAFC toll-free at 1-888-495-8501 or online [www.antifraudcentre.ca](http://www.antifraudcentre.ca).
- Notify the dating website or social media site where you met the scammer. Scammers usually have more than one account. Be proactive, tell family, friends, coworkers and neighbours about your experience to warn them about romance scams.

### Meeting new people online? **Protect yourself** !

Over \$17 million lost by 710 victims in 2017 in Canada



**TYPICAL VICTIM:**  
Aged 50-59  
60% women



**HOW THEY MEET:**  
• Social networking  
• Online forum



**1,066 SCAMS  
REPORTED\* in 2017**

\*About 5% of all victims report to the Canadian Anti-Fraud Centre

**REPORT SUSPECTED SCAMS** to your local police and the Canadian Anti-Fraud Centre 1-888-495-8501 or [antifraudcentre.ca](http://antifraudcentre.ca)



### We strongly suggest that you **REPORT THE INCIDENT** for the following reasons:

- If you've sent money or transferred money or goods on behalf of a scammer, the police and financial institutions need to be aware in order to properly investigate, recover stolen funds and/or goods if possible and work towards preventing further criminal activity.
- Reporting romance scams helps fraud authorities to warn other people about current scams, monitor trends and disrupt scams where possible.

### Additional guidelines can be found at:

- Canadian Anti-Fraud Centre [www.antifraudcentre.ca](http://www.antifraudcentre.ca)
- Get Cyber Safe [www.getcybersafe.gc.ca](http://www.getcybersafe.gc.ca)
- Competition Bureau (Little Black Book of Scams) [www.competitionbureau.gc.ca](http://www.competitionbureau.gc.ca)

In consultation with:

