

Safe Community

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Romance Fraud – Not tonight darling!

Online dating has exploded in popularity over the past 10 years. Once seen as a rather desperate way to meet a potential partner the industry has now become a much more acceptable way of finding romance.

Globally, one in five relationships now starts online and the media is full of stories describing happy marriages which started with the click of a mouse. From a financial perspective, it is estimated that globally the industry is worth more than £3bn.



The Internet dating boom in the UK started in the year 2000. At that time, there were around 100,000 profiles of singles on the net. Currently, there are around

7.1 million singles online every month looking for a partner. In addition, there are a further 2.9 million monthly users in the “Adult Dating” category as well as about 400,000 users of same sex dating services.

In the USA today 33% of couples have met online and by 2040 this number is predicted to rise to 70%. The China dating application Momo launched in 2011, has 100 million registered accounts and 40 million monthly active users.

In Portugal it is estimated, according to www.sites-encontros.com.pt (which rates on-line dating sites), that there are some 750 matrimonial and dating websites with memberships up to 400,000 people, with the organization estimating roughly between 10-20% of the adverts are fake. Well worth a visit.

Types of services

Basically on line dating falls into the various groups:

“Social Dating” - predominately “flirt” services for mobile devices targeting the younger; demographic, lower price segment; “Online Personals” – mainstream services for searching through personals by oneself, most often includes a chat feature, middle price segment; “Matchmaking” - Matching of couples based on a psychological matching process, higher price segment ; “Adult-Dating” for erotic contact and Niche dating specializing for like seniors, single parents, plus-sized, alternative lifestyles.

There are over 1,500 of these websites in the UK, however, most are small online personal sites; only 25 have over 100,000 active members.

The opportunity for fraud

Of course, with any growing and profitable industry, it is open to fraud and on-line dating is no exception. According to UK's National Fraud Intelligence Bureau in 2013: online dating fraud costs victims £24.5m per year; there were 2,800 reported online dating related crimes in the year; the average person loses £3,750; one victim lost £850,000; 450 people lost £10,000 or more and 49 lost over £100,000. In one high profile case in September, two men were convicted of scamming 12 women out of nearly £250,000 via a dating website, one of whom lost £174,000.

In Australia this year some 43 people have lost more than \$100,000 each through on-line dating fraud.

Most dating scams stem from online dating websites or forums, whereby victims are duped by criminals using fake personal profiles.

How to tell a fraudster

The clues that your online date may be a fraudster include: they want to communicate with you through instant messaging and texts, rather than through the dating website or chat room where you met; they ask you lots of questions about yourself but don't tell you much about themselves; they quickly start calling you by a pet name or use endearing terms such as 'darling'; they don't answer basic questions about where they live and work; their profile picture is too perfect – for example they look like an actor or Miss World titleholder; they start asking you to send them money using a number of different scenarios such as - they've arranged to visit you but need money to pay travel costs.

In some cases fraudsters spend months and years building trust before spinning a sob story and requesting large amounts of cash. They're very, very good at pushing emotional triggers.

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.

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

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

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

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

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.

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.

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

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

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.

Hi Dearest Darling,

It's great to be able to talk to you through messenger rather than through that dating website now we are in love. I hope you like my picture.

Work in Iraq was getting difficult especially heading up my own platoon. I was all set to come visit you with the money you sent for airfare when my car crashed on the way to the airport. I broke my leg and had to let my colleague Mr Jones take all my gold on to Ghana, what he done.

Could you send me over a small amount of money via a money transfer agent to clear my hospital bill and then I can pick up my \$10 million in gold and join u in the UK.

Love Major General Smith

One of these is what is known as the Nigerian 419 scam. Named after a now-defunct Nigerian law the 419 scam is a classic amongst online dating scams. This is the one scam you are almost certain to come across if you do online dating for any length of time.

The sequence goes something like the following: 1) you are approached on your online dating site by somebody from abroad, or who claims to live in the UK but work abroad - usually Nigeria, but also quite often countries such as Ghana, Ivory Coast, and other west African countries. Often they claim to be soldiers posted overseas in war zones such as Afghanistan or Iraq; 2) you are befriended, over time, and trust is built between you and the scammer; 3) the scammer reveals their need for money for some plausible-sounding reason and makes you believe you're the only one in a position to pay it; 4) you send money; 5) you never hear from them again, or worse, you are asked for more, and more, and more money.

Top Tips for selecting a dating site

Do some research before you sign up to a dating site; talk to friends who've dated online before and see who they would recommend, and check out any reviews and recommendations online; read the small print - One thing many people don't realise is that a lot of dating sites are linked, and within their terms of service is a clause that allows them to share your personal details with their partner sites. There are some well-established free dating sites such as Zoosk, OKCupid and Plenty of Fish, but although the sites themselves are reputable, some of the users might not be so trustworthy. You're less likely to meet a scammer or a time-waster if you're prepared to fork out a membership fee. If members have to use a debit or credit card to sign up, they are also traceable, which may deter less genuine people from joining.

Sharing personal information on the dating site.

Be cautious when sharing personal information that could reveal your identity. Never include your last name, email address, home address, telephone number, place of work or any other identifying information in your Internet profile or initial email messages. Take full advantage of secure and completely anonymous chat rooms available on reputable sites. Never give out your credit card number or bank information; never share your Social Security Number, mother's maiden name, or other private information that can be used to access your financial information and never send money to someone you meet online, especially by wire transfer. Immediately stop communicating with anyone who pressures you for personal or financial information or attempts in any way to trick you into revealing it.

Meeting for the first time

It's best to take precautions such as: Choose the time and place wisely, preferably in a public place at a decent hour during which lots of people will be around. Limit alcohol consumption or abstain entirely until you know the person better. Use your own transportation rather than someone's personal vehicle on a first date. Never agree to be picked up at your home. Tell a friend or family member about your plans and when you will return. Arrange to check in with them after each of the first few dates. Carry a fully charged mobile phone with easily accessible emergency numbers.

Avoid the following: Leaving unattended personal belongings such as purses, wallets, or jackets with pockets that may contain items that could reveal personal information about you, such as a driver's license, credit cards and ATM receipts. Meeting at your house or place of work or give that information out until you have had a good opportunity to know the other person better. Incurring large expenses on a date without first

discussing how the cost will be divided. Going home with someone, even if it feels like everything is going great. You have not spent enough time with them to assess whether your safety is at risk

Using reputable websites is still a safe and fun way to meet people, but it is very important to be aware of the warning signs that may indicate a new friend is not all that they seem. Keeping these in mind when you go online will ensure you can spot any fraudsters coming your way and are instead able to focus on those who legitimately want to win your heart.

More details of how to spot fraudsters using on-line dating sites and steps to minimize the risk are available of the SCA website

David Thomas is a former Assistant Commissioner of the Hong Kong Police, consultant to INTERPOL and the United Nations Office on Drugs and Crime. In October 2011 he founded Safe Communities Algarve an on-line platform www.safecommunitiesalgarve.com here in the Algarve to help the authorities and the community prevent crime. It is now registered as Associação Safe Communities Algarve, the first association of its type in Portugal. He can be contacted at info@safecommunitiesalgarve.com, or on 913045093 or at www.facebook.com/scalgarve