



Romance Fraud

Along with the advantages of online communication there comes a very real concern for those interested in forging new friendships and/or romances online, especially the more vulnerable population.

Blending fraud prevention and romance is a delicate subject, as that can be perceived as intruding into private matters, online etiquette, or personal behaviour. However, when using the internet to make connections using a matchmaking service, a dating website or meet-up group, or just replying to unsolicited email, there are a few important items to watch for.

The Vulnerable Situation:

- Very intelligent people can let their guard down when romance is in the air.
- Cautionary steps and telltale signals of a problem can be ignored when a person is anxious to have a new relationship move forward.
- The degree of sincerity can be confusing or completely lost online.
- A financially secure person in Canadian terms, could be considered wealthy by global standards. This makes them a prime target.
- An unscrupulous scammer will be well prepared, tactful, and appear sincere and loving, all the while manipulating information from the target.
- People fall prey as no one wants to be disappointed or hurt. We want to believe.
- As a new relationship develops, a people may not share details with life-long friends and family, especially if a spouse is no longer in the picture and “dating” is uncomfortable.
- Even if the relationship is a scam, the victim may still not share details for fear of being criticized.



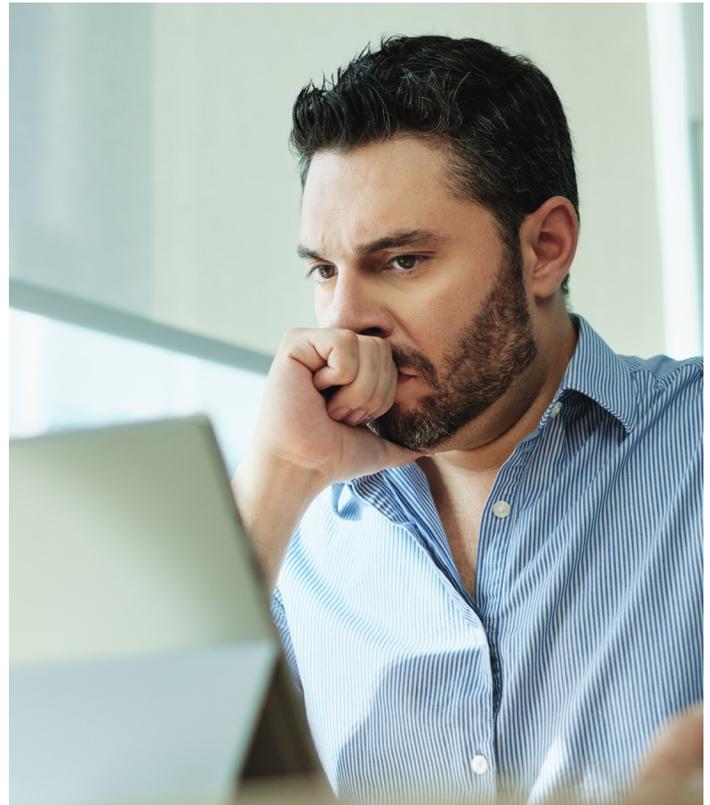
Warning Signs For The Online User:

- A relationship that is being pushed forward at a pace faster than you are comfortable with.
- Personal questions you are not yet prepared to answer.
- Interest in your financial affairs such as property, assets, family ties, that are not aligned with the current relationship level.
- Sexual details, photo requests, private information you are not yet prepared for. Providing any such information is your business, but remember that these details could be used against you as leverage in the future. If you don't want something shared publicly and for years to come, don't put it online.
- Early discussions about you assisting the new friend with health care, financial support, legal expenses, real estate opportunities or investments, etc.
- Claimed common interests such as faith, sports or hobbies, which the individual clearly knows nothing about.
- Requests or suggestions that you not share the relationship details with your friends and family.



Advice For The Online User:

- Enjoy the relationship but also be smart and take precautions.
- Go slow and develop a blend of companionship and personal security that suits you. You must have the control.
- There should be no rush to send cash, banking information, credit card numbers, etc. If there is a request, get some help from someone you trust. You cannot risk your financial security to an online friend without a great deal of time, research and consultation with people you have trusted for years.
- Research facts on your new friend. Google their name, address, work history, professional associations. Verify email and phone numbers.
- Review your computers security for up to date spyware and virus protection.
- Until you are comfortable, keep a casual log of the friend's details like family name, birth dates, etc. This record may reveal inconsistencies or even complete fabrications.
- Be cautious if travel and meetings are planned. Insist on meeting in public places and during daylight hours until you are very comfortable. Let friends know about your plans and research your destinations first. If unsure, insist on a group meeting or take a friend.
- Relax slightly if a gift or expression of generosity arrives. In most cases an unscrupulous scammer will be asking for gifts, not willing to send any themselves.
- Check out the Canadian Anti-Fraud Centre for some great information:
antifraudcentre-centreantifraude.ca/index-eng.htm.



Advice For Concerned Family Members:

- Listen for comments about international travel, gifts, and unusual banking activities.
- If possible, become casually involved with some communications so a scammer will realize their potential victim has support and is not lonely or isolated.
- Suggest that the person move slowly and raise awareness together. Research a few articles, fact sheets and statistics in the hope that romance fraud will at least be considered.
- Help vulnerable people expand social circles locally through activities and local events.
- Get the police involved if romance fraud threatens safety/finances.



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