

# Is the Love of your Life for Real?

## Romance Scams and How to Avoid Falling for Them

*Most of us are longing for that special someone in our life, to build our dreams, to enjoy life and to grow old with. In other words, we are hoping that one day we will meet our soulmate. We all know this and unfortunately so do the scammers. They prey on people looking for their soulmate, taking advantage of their loneliness and, turning them into victims of Romance scams.*



### Romance scams operate in many ways:

- Online dating sites where scammers pretend to be someone looking for love and a partner in life.
- Social media sites such as Facebook, Skype or LinkedIn in which scammers approach potential victims to see if they can lure them into the scam.
- On occasions, scammers are approaching people in person at clubs, local markets, then gaining the person's trust until he/she falls for the scam.

Wayne Howarth, Regional Fraud Risk Manager Asia Pacific of Western Union advises "Awareness is the best defense against scams. In the case of Romance scams, ensure you never send money to an individual you have never met in person to avoid becoming a scam victim."

To learn more about common scams and how to help protect yourself from fraud, visit our website at [www.westernunion.com/au/en/fraudawareness/fraud-home.html](http://www.westernunion.com/au/en/fraudawareness/fraud-home.html) along with ACCC at <http://www.scamwatch.gov.au/>

### The most common way people fall victim to the Romance scam is online. How does this scam work?

- An online message from a potential partner is received by the victim.
- The potential partner gains the victim's interest. Sometimes, the potential partner instantly expresses feelings of love to the victim and other times will lead them along.
- The potential partner suggests to the victim to leave the dating website to continue the conversation through email or instant messaging. Leaving the website allows fraudsters to carry out their scam without the dating site having a record of the encounter.
- The victim and potential partner communicate often with each other via email or instant messaging along with telephone conversations.
- The potential partner sends photos of himself/herself to the victim through email and never shows his actual face via camera online.
- The relationship grows and plans for a life together may be made.
- After some time, the potential partner requests assistance from the victim and asks the victim to send money to help them for various reasons, such as money to pay for airfares to travel to finally meet in person or to pay for goods being sent to the victim for their future life together.
- The potential partner may instruct the victim to send the money via a money transfer company such as Western Union.
- The victim sends the money, often multiple times and the potential partner will stop communicating and disappear stealing all the money the victim sent.

***You work hard for your money; never let a few minutes with a scammer take from you what has taken years or a lifetime to earn.***

## TIPS FOR YOU TO AVOID FALLING VICTIM TO THE ROMANCE SCAM

- Only send money to an individual that you have met in person. Be especially cautious with people you meet online, even if you correspond with them via email or phone.
- Be wary of anyone who asks you to leave the dating website immediately to continue your conversation through email or IM. Leaving the website allows fraudsters to carry out their scam without the dating site having a record of your encounter.
- Be cautious if someone claims to be currently overseas. Fraudsters often use offshore accounts, making it more difficult for authorities to track them down and catch them.
- Never give your banking information to unknown individuals or businesses.
- Confirm all emergency situations are real with someone who would have knowledge of the situation before sending money.
- Fraudsters can trick their victims in a variety of ways. Sometimes they instantly express feelings of love and other times they lead their victims along. No matter how much your relationship might seem like the real thing, you should be suspicious if someone starts asking for credit card, personal identification information or requesting you to send money.

For more tips against scams watch Fraudsters cash in by targeting people looking for love at:

<https://www.youtube.com/watch?v=WlitwKWbOFc>

Do you **REALLY** know who you are sending money to?

