

5 Ways to Spot an Online Romance Scam

Submitted by: Key Loans & Mortgages Limited t/a KIS Finance

Wednesday, 19 January 2022

According to recent data from Action Fraud, £92 million has been lost through online dating scams in the last year alone.

Coming up to Valentine's Day, this is a very popular time of year for dating website and apps, making this a particularly rife time for romance scammers.

Holly Andrews, Managing Director at KIS Finance (<https://www.kisbridgingloans.co.uk/>), highlights five romance scam warning signs that consumers need to watch out for.

1. They move communications off the dating website/app

A lot of the time, scammers will want to take communications off of the dating website as soon as possible. They will try to convince you to take communications to either Whatsapp, Messenger, or SMS messages as this means there's no evidence on the dating website if you figure out that they're a scammer and try to report them.

If you have no evidence and can't report them then this means that the dating website won't remove their profile, so they can continue to scam others.

Until you've met and trust the person that you're speaking to, you should keep communication on the dating website's chat service.

2. They ask a lot of personal questions

Of course it's normal for a prospective partner to be interested in you and your life, however, scammers will ask a lot of personal questions.

If a scammer wants to steal your identity, perhaps to take out loans or to undertake criminal activity in your name, then they will want to find out as many personal details as possible.

However naturally these topics come up in conversation and however genuine they sound, if someone starts asking for details like your home address, a photo of your driving license or passport, your mother's maiden name, or anything about your bank or financial situation, then this is a big red flag.

You should never share personal details like this with someone that you don't know, especially if you've never met them in person.

3. They avoid answering personal questions

If someone is trying to cover up who they really are, then they will try to avoid answering any questions

that may make them identifiable.

Asking any questions about their appearance, their job, where they live, or about family and friends may make them sheepish and try to change the subject. You have to allow for them not wanting to share too many personal details, just like you, but if they're continuously refusing to tell you anything about them then this is a sign that they may not be who they say they are.

4. They refuse to speak on the phone or meet in person

If the scammer is pretending to be someone that they're not then they will avoid speaking to you on the phone, over video call, or meeting meet you in person.

Again, you might want to allow for someone being a bit shy and not wanting to speak on the phone or meet up too quickly, but if after weeks or even months they keep refusing, then this is a red flag.

5. They ask for money

This may be quite quickly, or this may be after weeks or months of speaking to each other, but someone asking you for money is a big warning sign.

One of the classic stories that scammers use is a sick child or elderly parent. They may spend weeks telling you how their family member is receiving hospital treatment, building up a trusting and emotional relationship with you.

Then they suddenly turn around and say that they need money to pay for specialist medical treatment and they have no way of getting the funds so plead for your help. Once you've helped them once, they may keep coming back for more, or alternatively they will immediately disappear and never speak to you again.

You must never send bank details, or money, to someone that you don't know and trust fully.

[ENDS]

Comments provided by Managing Director at KIS Finance, Holly Andrews. If you would like to use these comments then a link back to KIS Finance is required to credit the source.

KIS Finance fraud guides - <https://www.kisbridgingloans.co.uk/guide-to-fraud-prevention/>

About KIS Finance:

KIS Finance are an independent finance broker specialising in bridging finance, development finance, commercial mortgages, equity release, and secured loans. Their team of advisors have considerable experience across multiple different areas of the finance sector, as well as insurance and compliance.

KIS Finance are also very invested as a company in fraud awareness and prevention and keeping their clients safe from financial fraud and scams.