

Be careful if looking for love online, police warn

Caledon OPP and the Canadian Anti-Fraud Centre (CAFC) remind the public to be wary if they are looking for love online.

In 2017, Canadian victims lost over \$17 million to scammers pretending to be in love.

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.

York Regional Police reports receiving three reports recently of frauds involving elements of romance scams. In these incidents, the victims reported being befriended by a man on social media and engaging in frequent conversation. The man would then claim to require financial assistance for some type of crisis or personal or business matter. Once the victim sends an initial small amount of money the suspect increases requests and increases the amounts. Once large sums of money were obtained, the victim could no longer reach the suspect.

In these scams it is important to be aware that suspects will use a number of tactics and schemes to build trust and establish relationships with the victims. These relationships often progress very quickly to an emotional point, where the victim is so invested in the relationship they feel compelled to help when the suspect begins to ask for money.

OPP said there ways for people to protect themselves or loved ones.

? 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 after 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 not to 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 have 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 or 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 versus 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.

How to respond?

? If you did send money or share financial information, report it to the financial institution used, be it 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

? Notify the dating website or social media site where you met the scammer. Scammers usually have more than one account. Be pro-active, tell family, friends, coworkers and neighbours about your experience to warn them about romance scams.

The typical victim is between 50 and 59 years of age and 60 per cent are women. They meet the fraudster through social networking or an online forum. In 2017, 1066 scams were reported and it is estimated that only five per cent of all victims report this crime.

Police strongly suggest victims report the incident. If they'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 toward preventing further criminal activity.

Reporting romance scams helps fraud authorities to warn other people about current scams, monitor trends and disrupt scams where possible.

Be safe in your search for love, look out for your friends and family, and if it sounds too good to be true, be wary.