

Romance fraud takes huge personal and financial toll

One of the fastest growing and most devastating fraud schemes in Canada is perpetrated through romance scams, according to members of the OPP Anti-Rackets Branch.

The romance scam has been around for decades. However, with the prominence of the internet and online dating sites being commonly advertised, it has opened up a large audience for scammers seeking vulnerable people wanting a relationship. It makes the scammer's life easier because he or she can direct their efforts at building a friendship right away and not have to worry about finding the potential victim who is seeking a relationship.

According to the Canadian Anti-Fraud Centre (CAFC), in 2012 there were 1,460 complaints from Canada of romance fraud. Of those, 1,047 victims were identified and their combined financial losses exceeded \$14.8 million – more than any other identified financial loss due to fraud. Almost 70 per cent of all victims were in their 40s and 50s.

Single or recently unattached people, often female, are the victims of criminals who initially approach their targets online. Usually this occurs through email blasts, social media platforms, or singles and dating-related "meet" websites. In some cases, prolonged interaction with individuals has cost some victims tens of thousands of dollars before the relationship ends – usually after the culprit gets what they want.

Police add all fraud is under-reported.

The romance scam not only affects a person financially. It is an emotional roller coaster. Therefore, a victim is dealing with emotional and financial losses leading to the crime being under-reported.

"The impact of romance fraud is staggering, both personally and financially. All computer users should educate themselves and use best practices to ensure their personal and financial security," said Deputy OPP Commissioner Scott TOD of the Investigations and Organized Crime section. "Only give out your personal information where it is absolutely necessary and when you trust the person you are dealing with."

"Dating and romance scammers try to lower your defences by appealing to your romantic and compassionate side," added Detective Inspector Paul Beesley of the OPP Anti-Rackets Branch. "Ask yourself, 'Would someone I have never met really declare their love for me after only a few letters or emails?' If the answer is no, report it to police."

Police have some tips to avoid being a victim of a romance or dating scam:

? Check website addresses carefully. Scammers often set up fake websites with very similar addresses to legitimate dating websites.
? Never send money, or give credit card or online account details to anyone you do not know and trust. A request to send money to a foreign country to someone you have never personally met should be a red flag.

? Don't give out any personal information in an email or when you are chatting online. Like any scam, use your computer to your advantage. Educate yourself. Check the name, the company name, and the addresses used.

Those who suspect they or someone they know has been a victim of romance fraud, or if they have already sent funds, should not be embarrassed – They're not alone. Contact police or Crime Stoppers at 1-800-222-8477 (TIPS).

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