

# Keep Your Money Safe



## Surrey Police and Sussex Police Fraud Newsletter

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### LOVE IS IN THE AIR

February is famously a month where we take the day to shower our other halves with affection and we want to ensure that the right people are getting your love year-round.



Romance fraud is one of the highest reported frauds in Sussex and Surrey with police receiving over 600 reports last year, resulting in over £7 million loss to victims.

Whilst victims of romance fraud can be any age the vast majority of reports were from people over 50 years old.

It is a common misconception that this crime type favours women. Our reporting tells us that there is a near-even split with 48% of victims being male and 52% female.

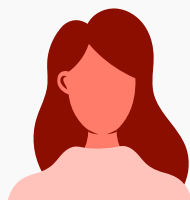
Victims are contacted through a variety of means including dating sites, social media platforms such as Facebook, as well as in person.

Fraudsters will research social media or dating profiles, prior to presenting themselves as the 'perfect match'. When dating sites and social media approaches are made, victims are soon encouraged to move the communication to less monitored platforms like WhatsApp, Google Hangouts and Telegram.

The requests for money do not happen straight away, the fraudster will make sure that they know their victim well before doing this, establishing what appears to be a genuine relationship, so it could be weeks or even months into the relationship. This is known as 'the grooming period'.

They may use language to manipulate, persuade and exploit so the requests for money do not raise alarm bells. Whilst payment is most commonly made through bank transfer, last year gift cards including iTunes vouchers emerged as the fastest growing payment type with one Sussex victim sending a fraudster over £100,000 by this means.

### Here is her story:



In March 2022 the victim accepted a friend request on a Facebook group for dog lovers. This friendship then developed into more of a love interest. The scammer explained they worked overseas as an engineer and oil rig contractor. At points throughout her relationship the scammer claimed to be in poor health or had his money frozen.

The victim wanting to help initially sending small amounts for the first year. She would regularly be instructed to buy Apple iTunes vouchers and share the barcodes with the scammer, so he was able to cash the vouchers.

On top of any other smaller payments that were sent from month to month, the victim was in constant overdraft, paying for what she thought was for hospital bills for transfusions, any other ailments or illnesses.

“Each month we see many incidents of fraudsters targeting our residents in an attempt to defraud them. We're working hard to prevent this and support vulnerable victims of fraud or scams. By following our tips and encouraging family, friends and colleagues to do so too, you can reduce the risk of becoming a victim.”

Detective Chief Inspector  
Antony Leadbeatter, Surrey  
Police & Sussex Police  
Economic Crime Unit

The pleas from the scammer continued to manipulate and coerce the victim so much she ended up taking out a £32,000 mortgage on her home, and a bank loan for £12,000. She also sold shares, borrowed money from relatives and pawned family jewellery.



The scammer then claimed his "daughter" was in a coma and ill, then a doctor contacted the victim stating that he was looking after her and requested medical bills to be paid for.

Eventually her family became aware of the extent of the fraud, and it was reported to police, and she was supported by a Victim Support Caseworker.

### **BERNADETTE LAWRIE BEM THE FINANCIAL ABUSE SAFEGUARDING OFFICER FOR SUSSEX AND SURREY POLICE SAID:**

“ This is a horrible crime type, preying on people when they are at their most vulnerable. The fraudsters manipulate and isolate their victims, often encouraging secrecy from family members which can result in a break down of their support network and relationships. The impact is far more than purely financial, with victims suffering long term effects to their physical and mental wellbeing. It can take a long time for trust and confidence to be rebuilt. ”

**NO MATTER HOW LONG YOU HAVE BEEN TALKING TO SOMEONE ONLINE AND HOW MUCH YOU THINK YOU TRUST THEM, IF YOU HAVE NOT MET THEM IN PERSON, IT IS IMPORTANT THAT YOU DO NOT:**



**SEND THEM ANY MONEY**



**ALLOW THEM ACCESS TO YOUR BANK ACCOUNT**



**TRANSFER MONEY ON THEIR BEHALF**



**TAKE OUT A LOAN FOR THEM**



**PROVIDE COPIES OF YOUR PERSONAL DOCUMENTS EG. PASSPORT, DRIVING LICENCE ETC.**



**INVEST YOUR OWN MONEY ON THEIR BEHALF OR ON THEIR ADVICE PURCHASE AND SEND THE CODES ON GIFT CARDS SUCH AS AMAZON OR ITUNES VOUCHERS**



**AGREE TO RECEIVE AND / OR SEND PARCELS ON THEIR BEHALF (LAPTOPS, MOBILE PHONES ETC.)**

Both Sussex and Surrey have Peer Support Services which offer a safe online platform for romance fraud victims to share their experiences.

For Sussex, this is facilitated by the Victim Support Team and additional information on how to access can be found at Victim Support: <https://www.victimsupport.org.uk/help-and-support/>

For Surrey, this is an internal process which can be arranged through the force's Victim Witness Care Unit which you can find information here: <https://www.surrey.police.uk/advice/advice-and-information/victim-support/Victim-witness-support-organisations/>

## HAVE YOU RECEIVED A SUSPICIOUS EMAIL FROM THE CHEMIST?

LOOK OUT FOR FAKE EMAILS IMPERSONATING BOOTS.

Action Fraud have received over 700 reports of these scams, with many of them coming from Sussex and Surrey residents.

The emails may be asking you to complete a survey and then claim a free gift, or suggesting that you have won a free prize, such as a Medicare kit and that you need to click on a link to claim it. However, these are scams, and the link will take you to a realistic looking website, under the control of the criminals, where they will steal your personal and financial data.

Some victims report being further contacted by bank impersonators with claims that payments on their cards had been attempted. These are all part of the same scam.

Our advice is not to click on links in emails and to go to the official website to check or confirm by calling the organisation. Do not use telephone numbers contained within the email.

If you have received an email which you're not quite sure about, forward it to the Suspicious Email Reporting Service (SERS): [report@phishing.gov.uk](mailto:report@phishing.gov.uk)

The message might be from a company you don't normally receive communications from, or someone you do not know. You may just have a hunch. If you are suspicious, you should report it.

Your report of a phishing email will help us to act quickly, protecting many more people from being affected.

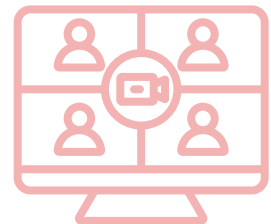


## FREE ONLINE SAFETY WEBINARS FROM SURREY AND SUSSEX POLICE SOUTHEAST CYBER CRIME UNIT.

### ONLINE SAFETY FOR WOMEN AND GIRLS

Essential Information for Women and Girls to stay safe and feel safe online. These sessions are not needlessly technical and aim to provide you everything you need to know to keep yourself resilient to online threats.

The next Online Safety for Women and Girls is on **Monday 24 February**.



### GENERAL ONLINE SAFETY

Stay Safe in a Digital Age with our monthly series of webinars. Designed to be accessible, not needlessly technical and provide you everything you need to know to massively reduce your chances of becoming a victim as well as protecting the ones you love.

The next General Online Safety webinar is on **Tuesday 25 February**.

### CYBER SECURITY FOR BUSINESS

Free Public Service to empower organisations to improve their Cyber Security by gaining insights into current threats, spotting Phishing emails as well as discuss all the free resources available to support businesses. Don't miss out.

The next Cyber Security for Business webinar is on **Thursday 27 February**.

### ARE YOU SCAM SAVVY?

Are you concerned about all the different types of fraud and online scams? To help you stay safe, join West Sussex County Council for a free, informative webinar on how to recognise and protect yourself from the most common scams.

More than ever before, we have been relying on technology to enable us to work, learn and connect with each other. Inevitably, criminals have exploited and used our increased digital lives to their advantage. Not only is there the financial impact on victims but the emotional impact can be even more significant.

The next Scam Savvy webinar is on **Tuesday 22 April**.

To book a space on to any of the webinars, please follow this link: [https://www.eventbrite.com/o/south-east-police-cyber-crime-unit-77121396093?\\_gl=1\\*6l1edv\\*\\_up\\*MQ..\\*\\_ga\\*MzU0Mjk5ODk1LjE3NDAXMzc4MDc.\\*\\_ga\\_TQVES5V6SH\\*MTc0MDEzNzgwNy4xLjAuMTc0MDEzNzgwNy4wLjAuMA..](https://www.eventbrite.com/o/south-east-police-cyber-crime-unit-77121396093?_gl=1*6l1edv*_up*MQ..*_ga*MzU0Mjk5ODk1LjE3NDAXMzc4MDc.*_ga_TQVES5V6SH*MTc0MDEzNzgwNy4xLjAuMTc0MDEzNzgwNy4wLjAuMA..)