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## PRESS RELEASE

# BEWARE THE ROM-CON: Criminals turn to romance scams as reports soar by 30%

- **Number of romance scams jumped by 30% last year**
- **Victims lost over £8,000 on average**
- **Men now make up the majority of reported cases**
- **Those aged between 65 and 74 most likely to be tricked**
- **The five warnings signs everyone needs to know**

The number of people falling victim to romance scams increased by more than 30% last year, according to new data from Lloyds Bank.

Social media and dating apps have increasingly played into the hands of romance scammers in recent years, who can easily pretend to be someone else in their profile, using fake information and photos.

The average amount lost by each victim was £8,234, slightly less than the previous year (£8,655).

Romance scams often leave victims struggling with significant emotional trauma. Not only do they have to deal with the financial impact, they also have to come to terms with the realisation that the relationship – which may have been cultivated over months or even years – is not real.

### Who is falling victim?

It's important to remember that anyone can fall victim to fraud, but there are some trends when it comes to different types of scams.

Last year, men were slightly more likely than women to fall victim to a romance scam, making up around 53% of all cases. However that was up considerably from 2021, when they accounted for only 39% of cases.

Those aged between 65 and 74 were the most likely to be tricked into sending money to a fraudster masquerading as a romantic partner, with the number of cases amongst this age group rising by almost 75% year-on-year. The average amount they lost was just over £12,000.

Cases were reported right across the UK, but the South East of England was a particular hot spot, as relative to population size, the number of victims was around 15% higher than the national average.

### How does a typical romance scam work?



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- Scammers will usually target victims on social media platforms, particularly Facebook, or dating apps, such as Tinder. But they might quickly try to move the conversation onto another private messaging platform, like WhatsApp.
- Typically they will come across as very caring and attentive, messaging back and forth – sometimes over a period of months – to build trust and give the impression that the relationship is genuine.
- The fraudster may have scoured social profiles to help persuade their victim that they are the perfect match based on shared interests or personal circumstances.
- Often they will claim to be living or working abroad to explain why they can't meet in person. They might also invent reasons why they can't turn their camera on during calls.
- Eventually they will start to tell stories about family or legal issues, business problems or medical bills. They might appear reluctant to accept any help at first, but this is all part of the con.
- Amounts could be small to begin with, but over time they convince their victim to send more and more money.

**Liz Ziegler, Fraud Prevention Director at Lloyds Bank, said:**

“The convincing lies told by fraudsters mean that while romance scam victims think they are falling in love, they're actually falling for a scam. As well as losing thousands of pounds they also have to deal with this emotional betrayal.

“The sad truth is there was never any genuine connection, with criminals ruthlessly targeting multiple victims at the same time, and disappearing with the money as soon as they get found out.

“While online dating should be a fun and empowering experience, it's vital that people are able to spot the warning signs, to keep both themselves and their loved ones safe.

“If you've started an online relationship and the discussion turns to money – regardless of the reason or the amounts involved – then alarm bells should be ringing.

“Never send money to people you've never met in person, no matter how much you've spoken online. Talking to a real-life friend or family member can be a good way to sense check what's going on.”

**Five warnings signs of a possible romance scam:**

- Sudden online romance with someone who seems a perfect match
- Profile pictures that appear professional or 'model-like'
- Quickly moving the conversation to a different platform or app
- Reluctance to appear on camera or meet in person
- Requests for financial support, whatever the story or amounts



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## Case study

*This is a real-life example of a typical romance scam that was reported to Lloyds Bank, where the customer lost £14,500. Names have been changed to protect the identity of the victim.*

Mary joined a Facebook group for fans of a popular film, interacting with other members and leaving comments on their posts. Not long after she'd joined, Mary received a private message from another member of the group, called Bill. They chatted on Facebook Messenger for a while, until Bill convinced Mary to move the conversation to WhatsApp, where their conversations became less about the film and more about their personal lives.

Once the conversation had moved to WhatsApp, Bill and Mary were in contact daily, exchanging dozens of messages and the occasional phone call – although never any video calls. Bill sent Mary photos of himself in different places, and some with a person he said was his daughter.

After a time, Bill told Mary his bank account had been blocked, and he had no access to money. Bill sent Mary photos of apparent bank statements, showing £1 million was pending release, and others showing large savings balances.

Mary agreed to help out, by buying gift cards and sending small amounts of money. Then, she got a message from Bill saying his daughter had been taken ill, with a blood transfusion and kidney transplant required.

Bill sent photos showing his daughter lying in a hospital bed and Mary received a message from a person who said they were the doctor responsible for Bill's daughter's care. Bill said he too was a doctor, but was currently in Syria, where he'd been deployed as part of his role in the US Army. Bill told Mary his daughter's hospital bills needed to be paid and asked whether she could help, promising to refund her when his funds were released.

Mary agreed to help and was told to send the money to a lady named Sheila, who worked in the administration department of a Turkish hospital. Bill told Mary this was because the hospital had a UK bank account and would be able to facilitate the payments. Mary sent some money to Sheila, but then told Bill she couldn't afford to send any more.

At this point, Bill suggested Mary take out a loan. Mary was nervous about this and mentioned it to a family member – and it was at this point the scam became apparent. No loan was taken out and Mary's daughter-in-law managed to convince her that she had been the victim of a romance scam from the start.

Mary's total loss was £14,500.

**Ends**

## Notes to editors

Figures based on analysis of relevant scams reported by Lloyds Banking Group customers during January-December 2022, with comparisons made to equivalent data from 2021.

For more information on the latest scams, visit the Lloyds Bank fraud hub: [How to Protect Yourself From Fraud | Lloyds Bank](#)

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