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## PRESS RELEASE

# Fake flights, missing motorhomes and dead-end destinations: Scammers reigning over an empire of ruined holidays

- **Victims losing on average £765, up 4% on previous year**
- **Those aged 35 to 44 a quarter of all victims (27%)**
- **Holiday purchase scams have risen 7% over the past year**
- **Flight tickets most common fake item sold relating to holidays, followed by caravans**
- **Nearly half of holiday scams start on Facebook (including Marketplace) (49%), with Lloyds Bank warning fraudsters also use Airbnb and Booking.com to lure victims**

With summer fast approaching, Lloyds Bank is warning hopeful holidaymakers they could fall victim to a scam when booking a trip.

These scams have risen 7% over the past year, with people losing £765 on average, with those aged 35 to 44 - often booking trips for their families – making up over a quarter of victims (27%).

Facebook, including Facebook Marketplace, is the main hunting ground for fraudsters, with nearly half of holiday scams starting on the platform (49%), but fraudsters are also using legitimate booking sites to draw victims in.

### **Ticket to nowhere**

Lloyds Bank data shows flight tickets are the most common fake item sold relating to holidays. After the pandemic, there was an increase in the price of flights<sup>1</sup>, which led people to turn to social media and lesser-known websites to look for cheaper deals.

Scammers will create fake ads for cheap flight deals or lure unsuspecting victims by pretending to sell airline tickets they can no longer use themselves. They will offer a low price and ask for a fee to change the name on the ticket. Once the money has been sent, the scammer will disappear, leaving the victim out of pocket – and without a ticket.

It's not just those hoping to catch sun abroad falling victim to these scams, as the second most commonly reported holiday scam is the purchase of caravans. Those hoping to staycation in their own motorhome or static caravan are ensnared by a cheap price, but unfortunately are looking at photos of a vehicle that has been taken from Google images or another advert.

### **Scarebnb**

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<sup>1</sup> Financial Times, Dec 2023 [Rate of airfare increases slows in 2023 \(ft.com\)](https://www.ft.com/content/2023/12/01/rate-of-airfare-increases-slows-in-2023)



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While most holiday scams start on Facebook (including Marketplace), they can also happen through more trusted websites such as Airbnb and Booking.com.

Fraudsters sometimes start the scam using the website or app to list fictional rentals with fake photos or photos stolen from other listings. They may initially take a deposit through the site but will then ask for further payments offline through bank transfer or Paypal. Once they have received as much money as they can, they will disappear.

Fraudsters have also been able to compromise the Booking.com mobile app, using it to successfully message holiday makers, posing as a booked hotel. While pretending to be the hotel, the scammer will ask for a further payment, to be sent in a different way to the original booking, or for card, bank account or other personal information. It's a sophisticated and layered scam, as it appears to be a message from the genuine hotel, sent through the actual Booking.com app.

In many cases, victims don't realise they've been scammed until much later. Booking what they believe to be a legitimate holiday rental, victims arrive with their suitcases, only to find the address their host has given them is fake or the house they think they've rented, is actually home to someone else.

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

*"Most of us spend January and February counting down the days until summer, excited for an eagerly awaited holiday. Fraudsters, on the other hand, don't need a countdown, as they are always on the lookout for ways to take advantage of those looking for a good deal to get away."*

*"Whilst legitimate cheap flights and beautiful holiday homes are definitely out there, it's important people take steps to ensure they are purchasing something that is real. For example, Facebook Marketplace is probably not the best place to find flights for your next holiday. And often, when things seem too good to be true, it's because they are."*

*"Always take the time to think about purchases you make online, and when in doubt, always book through a trusted retailer. When it comes to booking stays, always use your card and don't be fooled by hosts asking you to ignore the websites rules and transfer money directly to them."*

#### **Tips to stay safe from holiday scams**

- **Purchase tickets and hotel stays from trusted retailers** or, even better, direct from the airline or hotel. When booking stays, look for valid reviews on websites such as TripAdvisor.
- **Always use your debit or credit card.** This helps to protect your money should something go wrong.
- When booking stays through websites such as Airbnb and Booking.com, **only pay through their systems.** Do not transfer any money directly to the host.
- If you're booking a hotel through a third party – like Booking.com – and receive what appears to be a message from the hotel asking for more money, after the original booking has been confirmed, **do not pay this without contacting Booking.com or the hotel directly** using the contact details on their websites.
- **Be cautious on social media.** You don't know if the user or what they're selling is genuine and have few ways of checking. If buying a caravan or motorhome, always see the item in person before handing over any form of deposit.



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- **Don't succumb to pressure.** If a seller is trying to rush you, or bombarding you with messages, take a step back and question their keenness as this is likely to be pressure selling.
- **Pay attention to warnings.** Your bank is likely to provide a warning when you set up a new payee or make an unusual payment. Be sure to follow any advice provided.

### **Case studies**

*These are real-life examples of typical holiday scams that were reported to Lloyds Bank. Names have been changed to protect the identity of the victims.*

#### ***Joseph's story***

Joseph found a property for a stay on Airbnb and, after enquiring about the property through the website, he was contacted via email, moving the conversation away from the genuine platform.

Joseph was asked for his details and even had a phone conversation with the 'host' to discuss the property.

Joseph was impressed by the photos of the property and believed it was a good price for the length of time he planned to stay. Excited, and trusting the host after having spoken to them on the phone, Joseph agreed to send payment directly to them rather than through Airbnb. After making payment, he received a 'confirmation' email from the host.

He arranged to meet the host at the property, but suddenly received no further responses. He spoke to a neighbour of the house who informed him a family had owned the house for years and did not rent it out. It was at this point he realised he had been scammed.

Joseph's total loss was £1,480.

#### ***Holly's story***

Holly booked a hotel room through Booking.com and paid an initial deposit through the website's booking system. She was then contacted by the telephone number shown on the listing, asking for a further deposit.

Holly challenged this, as the initial listing didn't mention a further deposit, but was told she would lose the hotel room and the deposit she had already paid, if she did not agree. She also asked if she could pay this extra deposit in cash on arrival, but the host said they had experienced being paid with fake notes before so asked for a bank transfer instead.

Holly transferred the extra deposit and was then asked if she was coming alone. When she said her partner would be joining her, the host said she would need to pay even more or lose her stay, which Holly agreed to.

When Holly and her partner arrived at the address, they couldn't find the hotel and the host stopped responding to her messages. Holly then realised there was no accommodation at the address given. She looked up the name of the business online and realised it didn't exist and she had been sending money to a personal account.

Holly's total loss was £534.



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**Ends**

**Notes to editors:**

Figures based on analysis of relevant scams reported by Lloyds Banking Group customers between November 2021 and March 2024. Year on year comparisons are 12 month rolling ending February 2024.

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