



“She’s working on an oil ship out of America, I bet you £20,000 she’s real” – Lloyds shares real life stories from victims of romance scams, as cases rise 52% for those aged over 55

- For victims over the age of 55, there was a 52% rise in romance scams over the past year, compared to the previous year. Cases involving victims aged 35 to 44 rose by 20%.
- Victims aged 75 to 84 lost on average the most at £8,068, a 15% rise compared to the previous year. The average loss across all age groups was £5,219.
- Most targeted group remains those aged 55 to 64, who make up a fifth (20%) of romance scam victims, followed by those aged 65 to 74, who make up 18% of cases.
- Using their own customer data, Lloyds looks at the top lies used by romance scammers and how to spot them, as well as sharing real customer stories.

As fraudsters go, romance scammers are some of the most talked about – with popular shows such as Catfish and The Tinder Swindler still referenced years after their debuts, everyone has heard a story or two about someone looking for love being scammed. Despite this, people are still falling for romance scams and losing large amounts of money, with victims over the past year losing on average £5,219.

In a romance scam, fraudsters take advantage of those using the internet to find companionship, often using fake information and photos to gain the trust of potential victims. This could be through social media, online forums, online gaming websites and dating sites. Once they have this trust, they will use a variety of stories and excuses as to why they can’t meet in real life, and why they need money sent to them.

Older people have always been unfortunate targets of romance scammers, with the cruel fraudsters taking advantage of those who are more likely to live alone. Data shows a 52% increase of cases in the past year alone for victims aged over 55.

However, it’s not just the older age groups being targeted by romance scams. Over the past year, cases involving victims aged 35 to 44 rose by a fifth (20%).

Using their own data, Lloyds shares the top cover stories used by these scammers, some facts to help myth bust them, as well as some real-life stories from victims.

Transcript between Lloyds employee and customer who’s fallen victim to a romance scam

This is a real-life transcript between a Lloyds employee and a customer who was attempting to transfer £10,000 to someone he had been talking to online. Some details have been omitted for clarity and to protect the identity of the customer.

Lloyds employee

It’s not going to be easy to hear this, and I do apologise, but this is not genuine. The person that you’ve been

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speaking to, it's a scam.

Customer

Are you willing to put £20,000 as a bet that it's not genuine?

Lloyds employee

Yes, I would.

Customer

Right okay, well I'll take your full details then. Then when I prove this is genuine, I can expect £20,000 from you, okay.

Customer

Yeah, the police were involved and everything. They even told me that she never existed. But she does. So, I'll have great pleasure of walking into Lloyds Bank and introducing her to the manager next week.

Lloyds employee

Yeah, I mean, I'll be honest, I would agree with the manager. And I'm not trying to be difficult, I'm not trying to be rude. I'm only just trying to warn you of the risks involved.

Customer

Honestly, I'm 100% certain this is genuine. She was working out on an oil ship out of America. She's a chef and she just flown from the ship to Texas and flown from Texas to Paris, where she went to check on her shop and the house that she owns over in in France as well.

Lloyds employee

So, I've heard that they work on an oil rig, that they work in a hospital, it's all the same kind of story. The oil rig excuse is quite common and that gives them the opportunity to tell you that they can't contact you or they can't, you know, FaceTime or anything like that because they are on an oil rig.

It's tricky. It's not like you know she's at home and she'd be able to phone you or visit you. There are all these excuses that keep on coming up as to why they can't call or why they can't, you know, come visit you. £10,000 is a lot of money and that would be gone if I put this through, which I'm telling you now, I'm not going to be putting that through because I believe 100%..

Customer

Please put it through, I will take all responsibility for it.

Lloyds employee

We can't do that because that money's gone. You'd lose it immediately. Well, once you're down there [in the branch]

Customer

Well, I'll show them my driving licence and that is it. I won't answer any questions, and I will just tell them I want this payment to go through and that is it. Then I'll just walk out the bank.

Lloyds employee

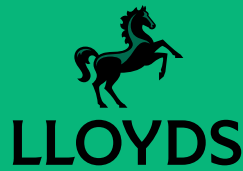
The payment wouldn't go through if you did that. You would need to speak to the colleagues and hopefully get that sorted.

Customer

Well, as I say all I want is the money to go through, end of story.

Lloyds employee

Contact



Hopefully they'll be able to do that for you. But at the moment, we would need you to come into the branch.

Lloyds analysed reports from customers who had fallen victim to a romance scam and found:

The most common occupations claimed by romance scammers are:

- **Military Personnel:** Scammers often claim to be soldiers, usually stationed overseas or in conflict zones. *However, on 1st April 2024, around 96% of UK regular forces personnel were actually stationed in the UK¹.*
- **Oil Rig Workers:** Working on an oil rig is an excuse used frequently by scammers, both male and female, which they will then subsequently say makes communication difficult. *But data shows that in 2022 only 3.4% of oil rig workers, known as 'offshore travellers', were female², so the chances of speaking to a woman online based on an oil rig are very low.*
- Other common occupations scammers claim to hold are **Business Owners, Engineers and Doctors**, often claiming to be working abroad in conflict zones or on humanitarian missions.

The most common reasons for needing money are:

- **Medical Emergencies:** Scammers sometimes claim either they or a family member need urgent medical treatment, often due to something like a car accident. *In 2022, only 0.21% of UK population were involved in a car accident³.*
- **Travel & Living Expenses:** The scammer might request money for flights or travel expenses to visit the victim. Or they might ask for help with rent, food, or other daily expenses.
- Other reasons they might use for needing money include **Legal Fees**, making **Tax or Customs Payments** or **Business Problems**.

Scammers will often ask victims to send money to them via bank transfer, but other tactics include asking the victim to purchase online gift cards and send them instead. These are easy for the scammer to sell on and profit from.

Liz Ziegler, Fraud Prevention Director, Lloyds said:

"Our specialist fraud prevention teams work hard to protect and safeguard customers from fraud, and romance scams are some of the cruellest cases they deal with. Taking advantage of people who are looking for love and companionship, fraudsters play with victims' emotions when they could be at their most

¹ UK Defence personnel statistics, House of Commons Library, August 2024

<https://commonslibrary.parliament.uk/research-briefings/cbp-7930/#:~:text=On%201%20April%202024%2C%20most,%25%20in%20Sub%2DSaharan%20Africa>

² Offshore Energies UK, 2022 [Workforce Insight 2022](#)

³ Department for Transport, September 2023 [Reported road casualties Great Britain, annual report: 2022 - GOV.UK](#)

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vulnerable.

“Whilst they can be convincing, it’s easy to spot some of the most obvious mistakes these scammers can make. Always take a step back and ask yourself if what they are telling you sounds believable.

“Never in any circumstances, send money to someone you’ve met online. No good relationship starts off in this way, and there aren’t many valid reasons in 2025 why someone can’t speak to you on the phone.

“If you have an older person in your life that is active online, make sure to educate them as best you can on the risks and signs of potential fraudsters looking to take advantage of them.”

Tell-tell sales of a romance scam and how to prevent yourself from falling victim:

- **Rapid Declaration of Love:** Scammers often profess love very quickly. **Be cautious of strangers contacting you on social media** and ask yourself if their intentions are genuine.
- **Avoiding Face-to-Face Meetings:** They make excuses to avoid video calls or in-person meetings. **Be wary of someone who has endless excuses for why they can’t meet in person.**
- **Requests for Money:** They ask for money for various emergencies or expenses. **Never transfer money to a stranger**, especially one you’ve never met in real life. If someone is genuinely interested in getting to know you, they wouldn’t ask for money.
- **Inconsistent Stories:** Their stories often have inconsistencies or change over time. If you’re suspicious of someone you’re talking to online, no matter how personal it may feel, **speak to someone you trust in your day-to-day life** to get an outside point of view. Tell them about who you’re speaking to, and be understanding with any advice they might give.
- **Pressure and Guilt:** They use emotional manipulation, such as guilt-tripping or creating a sense of urgency. **Don’t succumb to pressure**, if they’re trying to rush you, or bombard you with messages, take a step back and question their intentions.

Case Studies

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

Kathy’s story, aged 80

Kathy started talking to someone who called themselves Freddie through a word game on Facebook. After first speaking online, they then began to speak on the phone and eventually this developed into a relationship.

Freddie told Kathy his son was working on an oil rig near Germany and that he was travelling soon to England.

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Freddie then told Kathy his son was in a tragic car accident and had passed away, and Freddie was going to work on the oil rig to finish the job in place of his son. He mentioned to Kathy that his card was blocked.

After finishing the job on the oil rig, he told Kathy he had been arrested travelling back as machinery he had with him was worth £300,000 and he had to pay £30,000 in tax for this machinery.

He asked Kathy to help with this payment, telling her he can get nearly £20,000 himself by selling jewellery but he would need help with the rest. Kathy agreed to send £11,000 to Freddie and was told to send to a policeman's bank account as his own account had been closed by police.

When Freddie said he's unable to get the money from the policeman, Kathy spoke to the bank, and they informed her she'd been a victim of a scam.

Kathy's total loss was £11,000.

Keith's story, aged 86

Keith met someone called Stephanie on a singles website. Over the course of a few months, they began chatting regularly, but only through text message as Stephanie said she had a bad line for calls and video calls. Stephanie provided Keith photos of herself.

Within a few weeks of chatting, Stephanie asked for help with money. She told Keith she was travelling to Australia with her daughter to retrieve some gold she had inherited. She asked for money to help them retrieve it, telling Keith he would be reimbursed with some gold. She also sent documents relating to the gold.

Keith arranged to meet with Stephanie and sent her money to cover travel expenses for her to visit him, but she failed to show up. Keith ended contact with Stephanie, realising he had been scammed.

Keith's total loss was £2,260.

Notes to Editors

Information and figures based on analysis of relevant scams reported by Lloyds Banking Group customers between August 2023 and July 2025. Year on year comparisons are 12 months rolling ending July 2025.

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