

Internet scam breaking your heart and your bank account

Romance Scams and How to Avoid Falling for Them

More and more people are looking for love online. A large number are those aged 50 plus; and dating services aimed at baby boomers are expected to grow the most over the next five years.

You know who else is prowling around websites and apps looking for their next opportunity? Scammers.

In the first 3 months of 2018, Kiwis reported losing \$7.9 million in romance scams to Netsafe.

Scammers are really good at what they do. They've got crafty ways to make you believe their stories and a range of places to find targets these days. So you must know the warning signs, recognize the script, learn how to identify and protect yourself. Here's how:

Know Where Scammers Lurk

Dating websites are not the only hunting grounds for scammers looking for potential romance scam

victims. They're trolling for victims on a number of apps, even ones that aren't associated with dating, such as Facebook, Skype, LinkedIn and online social game sites. They start the connection, building your trust over time then gain your affection, then they strike.

Important to Keep Your Profile Safe

Think about whether information in your profile could be used against you.

It's understandable to want to be open and honest on a dating profile, but remember scammers look for ways to exploit information you make available. For example, you mention you have lost your husband to cancer, they might say their wife died of cancer to make you feel you are in the same situation.

For social apps such as Facebook learn how to use your privacy and security settings to avoid sharing too much personal information. Also, don't accept

friend requests from people you don't know, even if they try to explain why you should recall them. You could put your whole friend network at risk.

Verify, Verify Then Verify Again

Once you've matched with a person, begin learning as much about the other person as possible. Use a reverse image search to see if your match's photos have been stolen or used elsewhere. This doesn't 100% validate the authenticity of the person, it's just another piece of the puzzle for you.

Recognise the Script

Scammers may impersonate or report to be military personnel, such as the U.S. Army, stating they are on deployment and can't access money as a result. Then they request your help by sending money via money transfer to authorized personnel to collect money on their behalf.

The U.S. Army provides

answers to frequently asked questions that will assist in detection of a scammer claiming to be a U.S. Army personnel:

- Soldiers do not need permission to get married.
- Soldiers emails are in this format: john.doe.mil@mail.mil
- Soldiers have medical insurance, which pays for their medical costs when treated at civilian health care facilities worldwide – family and friends do not need to pay their medical expenses.
- Army financial offices are not used to help Soldiers buy or sell items of any kind.
- Soldiers deployed to Combat Zones do not need to solicit money from the public to feed or house themselves or their troops.
- Deployed Soldiers do not find large unclaimed sums of money and need your help to get that money out of the country.

Anyone who tells you one of the above-listed conditions/circumstances is true is likely posing as a Soldier and trying to steal money from you.

You can visit U.S. Army Criminal Investigation Command for more useful information at <http://www.cid.army.mil/romancescam.html>.

Tips for staying safe and spotting romance scams:



- Always be cautious and consider the possibility that an approach may be a scam.
- Check the profile of new friend requests, especially if you have only met online. Look out for:
 - o Profiles that are intended to be typical social media profiles but read like dating profiles.
 - o Newly created profiles with limited content.
 - o Hidden friend lists or friend lists containing only people from the opposite gender.
 - o Grammatical and spelling errors.
- Do a reverse image search to check if the photos have been stolen or used elsewhere.
- Learn how to use your privacy and security settings to avoid sharing too much personal information on social networking sites.
- Never send money to someone you have not met in person and be suspicious if someone asks for your financial information such as a credit card number, bank account details or

other sensitive information.

Wayne Howarth, Western Union regional fraud risk manager for Asia Pacific advises, "Awareness is the best defense against scams. In the case of romance scams, please ensure that you never send money to an individual you have never met in person to help avoid becoming a scam victim."

Detective Sergeant Bridget Doell from the Financial Crime Group of the New Zealand Police states, "If at any stage you are being asked to send money to someone you have never met, it is highly likely you are being scammed."

To learn more about common scams and how to help protect yourself from fraud, visit our website at www.wu.com/fraudawareness along with New Zealand Department of Consumer Affairs at www.scam-watch.govt.nz.

For more tips against scams watch scammers cash in by targeting people looking for love at <https://www.youtube.com/watch?v=WlItwKWbOfc>.

Find useful scam prevention advice at <https://www.youtube.com/watch?v=kDt4SEvQZWK>.

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