

# SCAMS AWARENESS UPDATE

## Older Persons Scams Awareness & Aftercare Project

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## New year - new friendships

### Safe friendships to avoid fraud

At the beginning of a new year, we may be thinking about what we want life to look like for the next twelve months and beyond. That may include making new friends, or seeing more of friends and neighbours we already know. With Valentine's Day just around the corner, many of us may be looking for love and companionship this year.

Unfortunately, criminals play on our hopes, to draw us into befriending or romance scams. And it is on the increase. Banks say these types of fraudsters stole £30.9 million in 2021 - a 73% increase in just a year. Action Fraud believes that losses to romance fraud is closer to £95 million a year.

In Cheshire last year, the number of reports of romance fraud from banks increased by 84% from the previous year.

This is something we've featured previously in [July 2020](#) and [May 2021](#). But, we think it's important to talk about it again so we can protect ourselves and loved ones from financial and emotional abuse.

If you are affected by issues raised in this bulletin, or any other type of fraud, you can speak to us. To book a free appointment, contact our Scams Awareness & Aftercare Team on 01625 612958 or at [enquiries@ageukce.org](mailto:enquiries@ageukce.org)

# BEFRIENDING FRAUD...

Not matter what our age or life experience, we all want to feel safe, loved, valued and included. These are basic human needs that we all need to thrive.

**Befriending fraud happens when someone that you think is a friend or partner tricks you into thinking the friendship is real. But, they pretend to be interested in you so you will give them money.**

Sometimes, we don't want to talk to family and friends about a new friendship because we fear it might upset them. This is especially the case after bereavement, whilst having caring responsibilities, living with dementia or disability and failing health.

But, this secrecy plays into fraudsters hands. So, what should we look out for when striking up a friendship or romance?



**It's too good to be true:** Your new friend's online profile has very attractive photos. They are extremely attentive at the beginning of the friendship and seem to say all the right things.

New friends you meet in person may seem very keen to do anything for you, even more than your family.



**They don't want you to tell others about your**

**friendship:** Online, fraudsters will try to move your conversations away from reputable websites as soon as possible, so they can't be monitored. They may suggest messaging through WhatsApp, text, email or other services, such as Google hangouts.

Fraudsters who befriend you in person may persuade you not to talk to relatives or friends about your friendship. They may tell you that others may be jealous or not understand.



**If you met online, you never meet them in person:** A trick fraudsters use is to promise they'll video call you or come over to visit, but it never happens. They may claim they're working abroad where there's poor internet, or something has happened last minute so they can no longer meet up.

If they do arrange a video call, just because you see a face, it doesn't mean it's theirs!



**They will ask for money or gifts:** it's only a matter of time before a befriending fraudster asks for money. It may not even seem a large amount. It could be anything from not having enough money for food and medicine, to travel costs or taxes they need to pay to claim an inheritance. They may even offer you an investment opportunity.

If they have befriended you in person, they may arrange meals and trips, but expect you to pay for more than your fair share. They could even persuade you to have your benefits paid into their account.

## ...AND HOW TO AVOID IT

It's great to make new friendships, and not everyone is out to take advantage. However, here are some tips to check if your friendship is genuine:

- ✓ Use [Google reverse image](#) or [Tineye](#) to see if any images have been used anywhere else on the internet. These won't catch all fraudsters, so watch out for other red flags too.
- ✗ If you haven't met in person, don't be persuaded to move your chat away from reputable websites.
- ✓ Always tell someone you trust about your new friendship. Genuine new friends won't mind you talking to others.
- ✗ Don't believe everything you see or hear. Whatever the excuse, if you can't meet up in person, be very cautious.
- ✗ Never send money or gifts to someone you have not met in person. If you have met, make sure it's an equal friendship when paying for meals and trips etc.
- ✗ Never agree to pay money you're entitled to into someone else's bank account, and never allow money to be paid into your account.

### **We can be a good friend or relative by looking out for these signs that a loved one may be involved in a befriending scam:**

- They may be very secretive about their friendship or give excuses for why their online partner has not video called or met them in person.
- They might become hostile or angry, and withdraw from conversation when you ask any questions about their new friend.
- They may express very strong emotions and commitment to someone they have only just met or someone they say is helping them.
- They have given, or are planning to give, money to someone. This may be a new friend they have not met face-to-face, or someone who is helping them out as a friend. They may take out loans, withdraw money from their pension, or arrange to have their benefits paid into someone else's bank account.
- Their appearance and demeanour may change. They may suddenly take a renewed interest in their appearance, because they have a new friend, or they may start to neglect themselves as they are worried about what they are being asked to do.

**If you think you have been a victim of a befriending scam, do not feel ashamed or embarrassed - you are not alone. Contact your bank immediately and report it to Action Fraud on 0300 123 2040 or at [www.actionfraud.police.uk](http://www.actionfraud.police.uk).**

Here are some recent frauds to look out for. Please share with family, friends and community.

## HMRC calls spoofed from local numbers

Fraudsters know that the tax self-assessment deadline is at the end of January.



We've had reports of fraudsters calling people, pretending to be from HMRC. They make it look like they are calling from a local number. They do this because people are more likely to trust a local number, so may disclose personal or bank details.

Never give personal or financial information over the phone. If in doubt, hang up, wait a few minutes for the line to clear, and call HMRC using a number you already have for them.

## Fraudulent QR code apps

A QR code is a code consisting of an array of black and white squares.



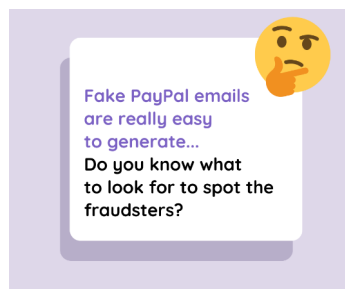
They are popular for voting on TV shows or finding information.

But, some apps used to scan QR codes can be fraudulent. They ask for details just for verification then take money from your account.

Only use reputable apps, such as Google Lens, and check your bank statements regularly for any unusual transactions.

## Fraudulent PayPal emails

PayPal is a secure way to pay for goods and services online.



Cheshire Police have alerted us that fake emails from PayPal are really easy to generate, and criminals take advantage of this.

If you receive an email from PayPal, never click on links and check your account by logging in independently.

Forward suspicious emails to [report@phishing.gov.uk](mailto:report@phishing.gov.uk)

## Debt clearing text scam

One of our volunteers received this fraudulent text

Are you finding it hard to pay debts get help to write them off? Reply Yes or No to opt out

message. With the cost of living crisis continuing to bite, many people may have debts to pay off.

Do not respond to such texts, as criminals are simply trying to get your personal or financial details. Contact Citizens Advice for information about how to manage debts. When taking out a loan, always check the lender is authorised by the Financial Conduct Authority.

## COMING NEXT TIME

- Current fraud alerts
- Banking response to fraud

Though we don't like to see you leave, you can unsubscribe from these bulletins by emailing [sally.wilson@ageukce.org](mailto:sally.wilson@ageukce.org)

The Older Persons Scams Awareness & Aftercare Project is brought to you by