

If you or someone you know is vulnerable and has been a victim of fraud, please call Essex Police on 101.

Report fraud or attempted fraud by contacting Action Fraud at www.actionfraud.police.uk or call 0300 123 2040. This is the new email address for the Essex Fraud Alert System.

Romance Fraud

Have they *stolen* your heart? This Valentine's Day, make sure they don't steal anything else – make sure you know how to protect yourself online:



DO YOU REALLY KNOW.. 

..HOW TO DATE ONLINE SAFELY?  

 You receive a message from someone who seems really interested in getting to know you. They say all the right things, and over time you find yourself forming a strong bond with them. All of a sudden they're in need of some money, and they ask you for help. They promise to pay you back. By now, you trust them, so you offer to help. Before long, they'll need money again, and again... And soon enough you'll have given them every penny you own. That's how dating fraud works. Criminals will feign romantic feelings for you, gain your trust, and then use your goodwill to commit fraud against you. As online dating becomes more and more popular, criminals are increasingly using them to commit fraud, and anyone can be a victim.

£27 M Amount of money the UK public lost to 'romance' fraudsters in a year (Nov 2014 - Oct 2015)	2 out of 3 Romance frauds originated on dating sites, and a quarter via social media.	71% Of people who have used dating websites say that people misrepresent themselves on their profiles.
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BEHAVIOURS THAT PUT YOU AT RISK..

 Revealing too much personal information, such as your home address, or your full date of birth.	Revealing any financial details, or responding to requests to send money.	Clicking on links, or opening attachments in emails from someone you've just met on a dating site.
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HOW TO DATE ONLINE SAFELY..

 Avoid posting details such as your full name, date of birth, or your home and work addresses on online profiles. Criminals can use these types of personal information to steal your identity.	Never respond to any requests to send money, or have money transferred into your account by someone you don't know and trust. These types of requests should always raise a red flag.	Never reveal any of your financial details. If a user asks you for them, stop communicating with them immediately and report it to the dating site.
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Direct Debit/Automatic Payment Scams

Numerous websites offer 'Free Sample Offers'. Whilst we all love a freebie, make sure you pay attention to the small print when you sign up. Many of these offers will request you bank details on the pretext that you will not be charged. However, often you may be signing up for a direct debit agreement. The website may then be taken down, removing all trace, but still taking the payments.

This can be relevant to legitimate sites as well. On the subject of dating sites, and any website that requires you to sign up, **ensure you always read the small print** - [BBC News – Dating Website 'Scammed me out of hundreds of pounds'](#)

LCF (London Capital & Finance) Scam

London Capital & Finance (LCF) bondholders should be wary of messages inviting them to discuss compensation about LCF.

Such messages are being sent through various online and mobile platforms and targeted at consumers who might have a claim regarding LCF. Do not respond to such messages nor engage in any way with the source. FSCS is aware of these scams and reports them to the appropriate agencies. In particular, beware of such messages:

- via WhatsApp, Messenger, or posted on Facebook
- linking to unfamiliar websites
- phone calls from strangers or friend requests from unusual profiles
- claiming to be from FSCS.

For more information, please see the Financial Services Compensation Scheme (FSCS) – [FSCS Failed Firms - LCF](#)

If you have any concerns about any communications you may have received about LCF, contact the FSCS Enquiries team via their [contact page](#).

**Prevent & Protect Fraud Officer
Essex & Kent Serious Crime Directorate
Rayleigh Police Station**