

# Don't let your heart rule your head this Valentine's

## Warning comes after Ulster Bank staff foil a number of Romance Scams

**13 February 2019:** People in Cork, and across the country, are being warned to know how to recognise Romance Scams, not just on Valentines Day but all year round. The warning comes after Ulster Bank staff took steps to stop a number of these scams across Ireland in recent months. These fraudsters use online dating websites, apps, or social media, to trick victims into sending money or gather enough personal information to steal their identities.

In a recent incident Ulster Bank staff at a branch in Munster recognised the red flags of a typical Romance Scam after a customer came into the branch to send funds overseas. Staff took a closer look at the customer's account and spoke to the customer privately. They discovered that the customer was sending funds to a partner with whom they had only ever communicated online, who said they were in need of money. In such cases, the transfer is stopped and Ulster Bank staff work to support the customer.

Ulster Bank's Community Protection Advisor, Denise Cusack said:

*"At Ulster Bank we are committed to helping customers. That's why Ulster Bank staff in Cork and around the country have been receiving 'Friends Against Scams' training in recent months, so that they are in a position to help customers to avoid fraudsters and keep their money safe. The 'Friends Against Scams' initiative was started in the UK to help organisations to train staff and spread the anti-fraud message.*

*"Every day I travel around the country meeting customers and community groups to provide support to those who have been the victim of a fraud or a scam. I see at first hand the financial and emotional distress that can be caused and I know how important awareness and education are if we are to prevent this.*

*"Many people, particularly when it comes to Romance Scams, express fear because they have shared so many personal details with the perpetrator that they are worried for their safety. People can also feel embarrassed and vulnerable. We hope by talking about it and bringing these things into the open, people will feel more comfortable in speaking out and help others avoid these types of scams in the future.*

*"My top three tips for avoiding a Romance Scam are:*

- 1) Be wary of requests for money and never send money or share personal information like account details or card details with someone you don't know, trust or haven't met in person.*
- 2) Be cautious if someone immediately wants to get you off dating websites and on to private instant messaging.*
- 3) Always consider the possibility that the approach may be a scam, particularly if other warning signs appear. Try to remove the emotion from your decision making, no matter how caring or persistent the "prospective partner" is.*

*"I would encourage anyone who encounters suspicious behaviour to contact our dedicated fraud and scams team immediately We have a dedicated number for customers to call to report a fraud or scam – 1800 245 403. (if it's outside of hours or you're calling from a mobile please call (+44) 370 010*

1913.) You can also get more information our website at <https://digital.ulsterbank.ie/personal/security-centre.html>.”

**ENDS**

**Notes to Editor:**

**Friends Against Scams**

‘Friends Against Scams’ was created in the UK to provide information about scams and those who fall victim to them. RBS was a founding partner of the ‘Friends Against Scams’ programme when it launched in the UK in 2016, with the simple aim to reduce the number of people falling victim to criminal scams. Ulster Bank staff around the country have been receiving ‘Friends Against Scams’ training in recent months, so that they are in a position to help customers to avoid fraudsters and keep their money safe.