

# Don't let Romance Scammers Leave you Broken-hearted and out of Pocket this Valentine's Day

***Romance scams now one of the most common forms of financial deception, warns Ulster Bank***

**10 February 2020:** Ulster Bank is urging people across the country to recognise and be on their guard against 'Romance Scams', not just on Valentine's Day but all year round.

In Romance Scams, criminals often use online dating websites, apps, or social media to engage with victims and persuade them to send money or gather enough personal information to blackmail or steal their identities.

According to Ulster Bank's Community Protection Advisor, Denise Cusack, the bank is spotting and intervening in a greater number of Romance Scams than in previous years. In tackling this, the bank's customer protection initiative 'Friends Against Scams' has played a key part in helping staff identify scams and helping customers to avoid scams or to advise them where they have already been targeted.

Many cases of Romance Scams go unreported as some customers choose not to accept that they are caught up in a romance scam with someone to whom they may have become emotionally involved and to whom they may still have a misplaced loyalty.

The most common 'red flag' danger signs for bank colleagues is where a customer requests to send money overseas to someone they have only ever communicated with online, or where there are Point Of Sale (POS) transactions that are out of character, as many scammers persuade their victims to send funds via money transfer websites or by buying vouchers.

In suspected cases, the transfer is questioned and, if necessary, Ulster Bank colleagues engage with and support the customer to ensure that sending the payment is the right thing to do.

Ulster Bank's Denise Cusack said:

*"Ulster Bank is committed to helping customers to avoid scammers and keep their money safe. That's why Ulster Bank colleagues around the country have been receiving 'Friends Against Scams' training since November 2018, so that they are in a position to help customers to avoid scams of all types. When Romance Scams are uncovered, it is often because of our 'Friends Against Scams' programme, where colleagues are trained to spot red flags, identify Romance Scams where they are suspected, and then discuss the matter sensitively with the customer, providing them with the necessary advice and support afterwards.*

*"In one example of a recent Romance scam we encountered, an Ulster Bank customer presented in a branch, looking to send a significant sum to an account*

*overseas. The customer was very open about the purpose, explaining that the transfer was to help a person they had been speaking to online. The customer was adamant that the money must be sent. The customer's explanation and the intended destination raised suspicions with colleagues and they probed further. Once they had a full understanding of the situation and viewed the email correspondence between the customer and the person they were speaking with online, it was clear that this was a scam. Thanks to their 'Friends Against Scams' training, Ulster Bank colleagues were able to support the customer in identifying the warning signs and stopped the transfer."*

Denise is also sharing three useful tips for avoiding a Romance Scam:

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. The most common reason scammers use include issues with their property, needing help with medical expenses or needing money to visit you.
2. Be cautious if someone immediately pressurises you to move off dating websites and on to private instant messaging.
3. Scammers will try to focus the conversation on you to hide inconsistencies in their own stories. Be wary if the person you're involved with is reluctant to reveal personal information or quickly changes the topic when you ask about their history.
4. 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.

The Bank's 'Friends Against Scams' programme details that many people, particularly when it comes to Romance Scams, express fear because they have shared so many personal details with the perpetrator and that they are worried for their safety. People can also feel embarrassed, vulnerable or may be in denial.

The bank hopes that by talking about it and bringing these issues into the open, people will feel more comfortable in speaking out and helping others avoid these types of scams in the future. Ulster Bank is encouraging anyone who encounters suspicious behaviour to contact its dedicated scams team by calling 1800 245 403.

## **ENDS**

Ulster Bank's Community Protection Advisor, Denise Cusack is available for interview.

## **NOTES TO THE EDITOR:**

### **Friends Against Scams**

In November 2018, Ulster Bank launched 'Friends Against Scams', an initiative created in the UK to provide information about scams and those who fall victim to them. Ulster Bank's parent company, 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.