



Dating and romance scams

**People's
Choice**

Banking for life

Romance scams target people looking for new friendship or love. Scammers use social media, instant messaging apps, dating or gaming apps or email to quickly build trust with the ultimate goal of stealing funds or making the victim participate in money laundering. Scammers often claim to be from Australia but are typically travelling or working overseas. Money sent to scammers is almost always impossible to recover.

How to spot a dating/romance scam

Once they've established consistent contact, scammers will express strong emotions for you in a short period of time.

They will suggest you move the relationship away from the website or app to phone, email or instant messaging.

They may encourage you keep the relationship a secret or attempt to isolate you from friends and family.

Once they've gained your trust, they will ask you (either subtly or directly) for money, gifts or banking or credit card details. They will build a believable story to coerce you into meeting their request, such as a personal or family emergency.

You're asked to send money to another bank account, either locally or overseas.

You are asked for personal photos, videos or information they could use against you in the future.

If you decline to send funds or meet the scammers requests, they may become desperate or hostile.

How to protect yourself

- Never agree to receive and transfer money for someone else. This is money laundering and it is a criminal offence.
- If the contact asks for money or financial support, they are likely a scammer. Cease contact and seek support.
- Take things slowly, ask lots of questions and watch for inconsistencies in their story. Always consider that you maybe dealing with a scammer.
- Be careful what you share about yourself both in conversations and online. Scammers can use information they find to target you.



STOP

Take a moment to stop and assess the request. Most scams will aim to generate a sense of panic and urgency. Don't share personal or banking information if you're unsure.



THINK

Ask yourself if the request makes sense. If you provide the requested information will you be granting access to your devices, accounts or money?



CHALLENGE

Refuse to provide information, access and ignore requests. Hang up and call the organisation directly.

People's Choice will never contact you to request your passwords, VISA card or account details.

We will not send you SMS containing links. Never share your password or Internet Banking login credentials.

If you have been contacted or are concerned about your privacy, please call us directly on **13 11 82** or visit a branch.