








# Spot the red flags of romance scams

## Beat the scammers by knowing the scam

Online dating is a popular way for criminals to try to take advantage of people looking for love – and it can happen to **anyone**. Even those not searching for a partner can get caught up in a scam through unexpected messages on social media or messaging apps.

Share our tips with your friends and family to help them protect their heart and money.

## Spot the red flags

-  **Professes love quickly.** Scammers often use attractive photos of someone else and might say they've fallen in love with you almost immediately.
-  **No face-to-face contact.** A scammer might say it's hard to meet up because they travel a lot or live overseas. They might avoid using video chat altogether or may try to hide their identity by using low-quality videos or Artificial Intelligence (AI) to generate a fake video.
-  **A sense of urgency.** Scammers may request money for a personal financial emergency. Never send money to someone you've met online – it's very difficult to get money back once it's been sent.
-  **Investment opportunities.** Some scammers encourage people to invest in assets like cryptocurrency, leading some to lose their life savings.
-  **Being asked to accept payments and send them onwards.** This could make someone an unwitting participant in criminal activity. That's why our bankers may ask questions like, 'What's the purpose of your transfer?', to help them identify a scam.



more  
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money



# Stop, Check, Protect

to minimise your chance of being scammed



## Stop before you act

If someone you've met online seems too good to be true, especially if they ask for money or tell you to keep the relationship a secret, **stop** to consider, could this be a scam?



## Check before you share

If you've met someone online, **check** to see if they've been listed on scam reporting sites by doing an internet search of their name along with the word 'scam'. You can also do a reverse image search of their photos to check if they've been stolen from someone else.



## Protect if you suspect

Acting quickly if something doesn't feel right goes a long way in helping to **protect** your money and information. If you think you've been scammed, call us on **13 22 65** and ask for our Fraud team. You should also report it to the police, the dating or social media platform and the Australian Government's ReportCyber website at **[cyber.gov.au/acsc/report](https://cyber.gov.au/acsc/report)**.

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