



# ROMANCE SCAMS: HOW TO PROTECT YOURSELF ONLINE

*Dating apps have made finding connection with someone easier than ever. Yet, as is the nature of the internet, it's also created a opportunity for scammers.*

*Romance scammers prey on individuals who are already making themselves vulnerable in looking for love and can be hard to spot. Sometimes a criminal will adopt a fake persona, but others may even use their real identity to impose the illusion of a romantic or close relationship to manipulate and steal.*

*You can protect yourself by familiarizing yourself with these warning signs, along with what to do next.*



# ▶▶▶ HOW TO SPOT A SCAMMER

These criminals are professionals - in Singapore, romance scams netted more than S\$46.9M in 2021\* because they appear authentic, engaging and affectionate - they may even have a real Instagram account. **This all might seem innocent, but there are some telltale signs that something nefarious is lurking:**

## **IF THEY QUICKLY ASK YOU TO LEAVE THE DATING SERVICE TO COMMUNICATE DIRECTLY.**

This could be an indicator that they are attempting to remove traces of the interaction and get more of your personal information like your phone number, which can be lucrative for a scammer.

## **IF IT SEEMS TOO GOOD TO BE TRUE.**

Frequent, over-the-top displays of affection or attention - or “lovebombing” - is a red flag. A scammer wants to establish a relationship as quickly as possible, so be wary of anyone who says your introduction was “fate,” makes grand promises and even proposes marriage very quickly.

## **IF THEY AVOID MEETING UP IRL.**

Scam artists will often make plans and cancel at the last minute due to unforeseen, often serious circumstances. These excuses - like a medical or family emergency, or something keeping them overseas - often become the reason they ask for financial support.

## **IF THEY ASK FOR PERSONAL INFORMATION.**

A connection shouldn't ever require the sharing of a passport, driver's license, identification number or any other information that is otherwise considered to be private.

## **IF THEY EMPHASIZE FINANCIAL OBSTACLES OR CHALLENGES.**

Figuring out who prefers to pay the bill at dinner is one thing, but being pulled into someone's personal financial woes or needs is another. If this happens, particularly early in conversation, it may be a sign of deeper deception.

## **EVEN A MEETING IRL REQUIRES SOME VIGILANCE.**

Some scammers are actually skilled con artists who are adept at earning trust quickly. These individuals may paint a picture of an ideal life in the future, but ask for access to your financial resources today while they wait for red tape to clear on their investments or business dealings.

\*Source: Singapore Police Force, Annual Crime Brief 2021



# HOW TO PROTECT YOURSELF FROM SCAMS

**Beyond spotting a scammer in action, there are a number of things you can do to take control of your safety and protect yourself from a scam.**

## **TRUST YOUR GUT.**

Your intuition is your greatest wingman. Always use your best judgment, and if something doesn't feel right, block and report.

## **CHECK OUT THEIR PHOTOS.**

Scammers rarely use their own photos, so consider running a reverse image search to see if their profile photo is used elsewhere on the internet.

## **ASK QUESTIONS.**

Much like you would in getting to know a potential match, get to know people on a personal level by asking all of the questions. Look out for inconsistent facts and stories, or vague answers to very specific questions.

## **BE CAREFUL ABOUT WHAT YOU POST AND MAKE PUBLIC ONLINE.**

Scammers can use details shared on social media and dating sites to better understand and target you. Avoid sharing personal details about family and friends, your home or work address, or your daily routine.

## **ABOVE ALL ELSE, DO NOT SEND MONEY ONLINE.**

The Singapore Police Force advises to never send money to someone you meet online or have not met in person before, or share personal information including providing credit card numbers, bank account login credentials or any other personally identifiable information.



# BUILD YOUR TINDER SAFETY TOOLKIT

Tinder has invested in building a suite of safety tools so you can customize your safety toolkit when using the app. **Here are the top 4 fraud-fighting features on Tinder (see them all [here](#))**

## AN INVISIBLE SHIELD OF MACHINE LEARNING:

Using advanced ML systems, Tinder can identify patterns and ban bad actors before they interact with anyone.

## BLOCK CONTACTS:

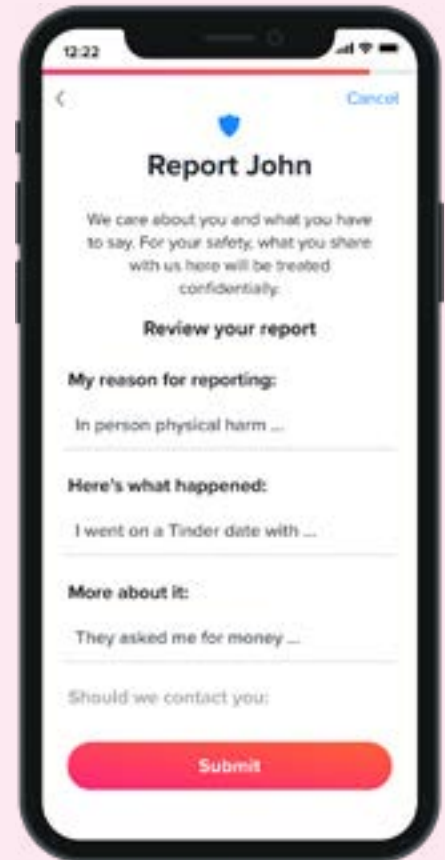
Within profile settings, you can *block existing contacts* from seeing you (and vice versa) if you've had a bad experience with someone. You're also encouraged to report anyone you think might be a scammer.

## VERIFICATION TOOLS:

Ensure matches are who they say they are. On Tinder, look out for a blue check mark on your matches' profile to ensure they are *verified*.

## REPORTING TOOLS:

For those with a negative experience, reporting tools ensure their voice is heard, and others are protected from bad actors.



If someone approaches you on Tinder requesting money, please report them immediately. To report a match, go to your chat and select the safety center badge in the top right corner. Select “report,” and choose a reason that best describes your experience. If you've come in contact with a scammer, you'll likely select “fake profile” as the reason for reporting. Tinder will take it from there.

## ADDITIONAL RESOURCES

If you've been scammed or would like to learn more about romance scams...

[Singapore Police Force](#): How To Make A Police Report

[Singapore Police Force](#): Advisory on Internet Love Scam

[Internet Love Scams\\*\\*](#): What You Need To Know About Romance Scams

[Tinder Dating Safety Tips](#)  
[Tinder Community Guidelines](#)

\*\*ScamAlert is part of the National Crime Prevention Council (NCPC)

