

Advice when supporting a victim of romance fraud.

As a professional it is incredibly difficult when a client doesn't want to listen to our advice or follow our suggestions. What we must understand is that the client is being 'coerced and controlled' by the criminals behind these frauds. And that control over the victim is incredibly powerful, at times far more powerful than our advice. And we know that clients can make unwise decisions, so it is a balancing act of advice and support that we must carry out.

Here are some suggestions how you can help a client that is in a relationship with someone they have never met. This is described as romance or relationship fraud, and the fake persona on the other side can be an unknown person or it can be a so-called celebrity.

- Your client will have responded because the criminals behind the fraud, have used clever manipulative language that results in a 'visceral' response from the client. That is a response from deep within their core, having had powerful emotions triggered by the criminals. They will not be practical replies that the client thought about for very long, in a way their emotions have taken over their logical thought processes.
- This can lead to the client 'living' in the criminal's false reality, they believe what the criminal says over their family, their friends and over any professional that is trying to advise them. What we must do is to break down that false reality, but our advice is to do it gently, with small incremental pieces of advice. Try written advice, verbal warnings, pictures, and video images. Everyone learns differently and if the first attempt doesn't work, then try a different method of communication.
- Look for general warnings, especially from social media sites if that is how your client 'met' their person. It can be helpful if they can see for themselves how Facebook or Instagram warn their site members. The fake page and profile should always be reported to the social media company concerned. Here is the Facebook link [How to report a Facebook account or Page that's pretending to be me or someone else | Facebook Help Centre](#) but all social media sites have similar reporting tools.
- If your client is in a relationship with a celebrity, then look for specific warnings from that famous person. They don't want their name being used by these criminals and sometimes issue updates and warning messages on their own social media. Here is some information from colleagues in Suffolk, warning of the use of AI to generate fake celebrity messages [Warnings after Suffolk people scammed by fake celebrities | East Anglian Daily Times \(eadt.co.uk\)](#) Which! Magazine published an article last summer where they said the most used celebrity profiles used by criminals included Martin Lewis, Taylor Swift, Holly Willoughby, Jeremy Clarkson, King Charles, Rod Stewart, Prince Harry, Simon Cowell, and James Martin. What is important to remember is that every person will have a different 'celebrity' that appeals to them, and we must appreciate that the client is in the false reality that the criminals behind the frauds have created.
- Have a look to see if you can find the management company or agent for the celebrity. It might be worth getting hold of them to see if they will write you an advice letter that you can pass on to your client. Obviously, you wouldn't be able to give them your client's details, but they may have something they can send to you by post or email, which you can then forward on to the client.

- If your client is transferring money to the person from their bank account, then there are new fraud protections in place since October 2024. If they agree to you contacting their bank, you may be able to get the bank to reimburse the monies, subject to certain conditions being met. The protections are known as [APP fraud reimbursement protections | Payment Systems Regulator](#)
- Or your client may be buying gift cards to send. These purchases have no protections in place and once the gift voucher codes have been given to the criminal, the details are untraceable. To advise someone buying gift vouchers, you need to understand that many people, while being very careful with their bank cards and bank account details, are often less concerned about the security of gift voucher purchases. Perhaps this is because their own details aren't on the gift voucher, like their debit card number. But the amounts of frauds can still be considerable and the criminals pressure people to buy the gift cards, they rush them and often say the voucher can be used to unlock a competition prize or to help a celebrity in financial difficulty. General advice for gift card fraud can be as simple as saying to your client that it isn't usual to buy a gift voucher for someone that they haven't met. Or that the celebrity doesn't need I-tunes vouchers to support their music career.

Your client might come around and begin to see through the fraud following your advice, but as professionals we sometimes must be patient. Remember your client may be feeling frightened, if the payments or purchases for the criminal, are getting out of control, or embarrassed that they have been taken in by the criminals. Unfortunately, you may have to accept that your client might never come around to following your advice. So it is for the professionals, the family, the bank, and all partners involved in safeguarding the client, to minimise the fraud as far as possible and maximise the support that the client will allow.