



What Is A Sweetheart Scam?

Romance or “sweetheart” scams occur when imposters pose as individuals seeking love on dating sites, social media or in person in an attempt to gain trust and ultimately swindle their victims. These imposters may convince their targets that they have common interests, run in similar social circles or have compatible values and life goals in an effort to forge an emotional connection. Once this connection has been established, the scammers may either:

- ♥ Claim they need money urgently to cover an emergency, deal with a family tragedy, take advantage of a business opportunity, recover from theft or a stolen identity or to travel to finally meet in person; or
- ♥ Convince their victim to open a new bank account, wire stolen funds to it, and then have the victim forward those funds to another account, thereby involving their victim in bank fraud.

Report A Scam

If a romantic interest turns out to be a scammer, report their account on the dating or social media site, as applicable. If funds were sent to the scammer, contact the bank, gift card company or wire service immediately to see if they can stop the transfer. If the money cannot be recovered, consider filing a police report. Additionally, anyone who encounters a sweetheart scam should file a complaint with the Florida Attorney General’s Office at MyFloridaLegal.com or at 1-866-9-NO-SCAM (1-866-966-7226).

Florida Attorney General’s Office Scams at a Glance: Swindling Sweethearts

Visit MyFloridaLegal.com to find consumer tips or to file a complaint.

Report fraud by calling
1-866-9-NO-SCAM
(1-866-966-7226)

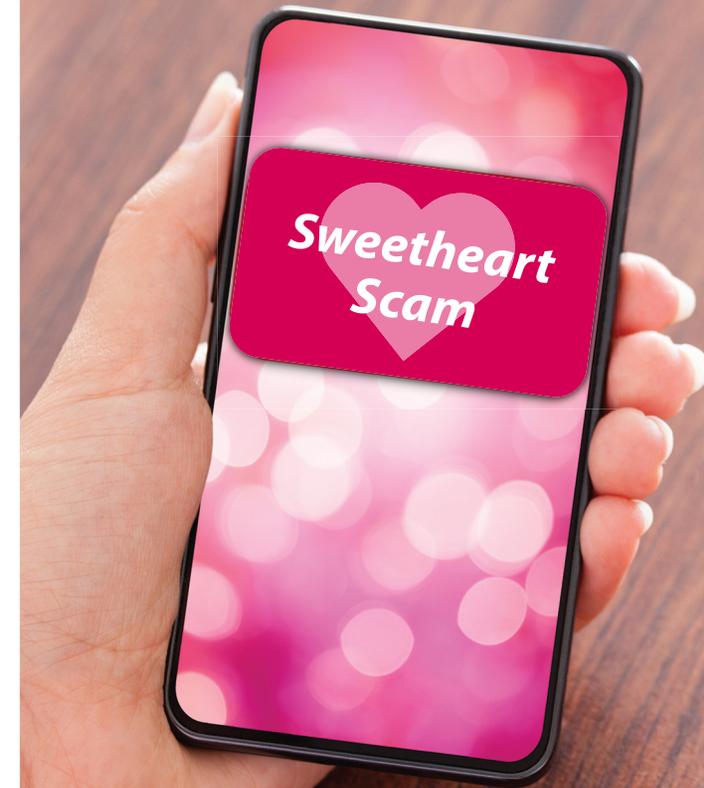
View other Scams at a Glance
resources at:
MyFloridaLegal.com/ScamsAtAGlance

Office of the Attorney General
PL-01 The Capitol
Tallahassee, FL 32399-1050

MyFloridaLegal.com

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Scams at a Glance: *Swindling Sweethearts*



OFFICE OF ATTORNEY GENERAL

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Red Flags

Unfortunately, a potential match may be a scammer in disguise. Proceed with caution if a romantic interest:

- ♥ Quickly pushes to move any communication off the dating site or app;
- ♥ Claims to be overseas on business or on military deployment;
- ♥ Provides details, interests or life events of their own that are uncannily similar to information the victim has shared or that is publicly available;
- ♥ Offers a flood of attention and compliments;
- ♥ Shares information that is inconsistent with something they have previously mentioned;
- ♥ Quickly declares their love;
- ♥ Promises to visit or meet, but cancels because of an emergency or unforeseen expense;
- ♥ Asks for money via wire, gift card or person-to-person money transfer apps; or
- ♥ Asks to establish a new or joint bank account to send funds.



Stop Sweetheart Scams in Their Tracks

- ♥ Take things slowly and ask questions;
- ♥ Know that some scammers may wait for potential victims to pursue them in an attempt to gain trust;
- ♥ Ask a trusted friend or family member for their opinion;
- ♥ Do a reverse image search to see whether their image is connected to any other accounts under different names or with different information;
- ♥ Watch for typos or inconsistencies in speech patterns, personal information, or stories shared;
- ♥ Know that common careers some scammers may list to justify being overseas include oil rig engineer, deployed servicemember, doctor working for an international organization, or a business owner with international contracts;
- ♥ Be careful not to share too much personal or private information;
- ♥ Know that some scammers may request intimate photos or videos in an effort to later use them for extortion;
- ♥ Never send funds via wire, money order, gift cards or money transfer apps;
- ♥ Never establish a joint bank account with or give account access to an unknown person;
- ♥ Immediately cut contact if a scam is suspected; and
- ♥ Know that if a match sounds too good to be true, it may be a scam

