

# Romance fraud doesn't only happen online—it can turn into real-world deception

August 29 2024, by Cassandra Cross

## What is a romance-baiting scam?



You meet a scammer on a dating app



They ask you to start messaging on WhatsApp or another app



They text or call you a lot to build a romantic relationship



They start talking about making money through investing or buying cryptocurrency



The scammer asks you to invest or buy cryptocurrency



If you run out of money or ask for it back, they disappear



You can't get your money back

## Statistics



**484**

Reports to Scamwatch in 2023



**\$40m+**

Lost in 2023



**30%**

of victims speak English as a second language



**55>**

People over 55 lost the most money (individually)

Credit: ACCC Scamwatch

We often think of fraudsters as people on the opposite side of the world. They will manipulate and exploit victims through words on a computer screen, or loving messages through the phone. But romance fraud can also happen in person, with the fraudster sleeping in the bed beside you.

This was the circumstance Australian writer Stephanie Wood found herself in. It's also the basis for the new [television series Fake](#), currently screening on Paramount+. A dramatization of Wood's powerful memoir by the same name, the series outlines the many lies and betrayals of an intimate [relationship](#).

It's a brutal insight into the world of deception which characterizes romance [fraud](#).

## **When love hurts**

Romance fraud (or romance scams) is what it sounds like—offenders use the guise of a relationship to gain a financial reward. In most cases, it's through the direct transfer of money from the victim, but it can also be through using personal credentials to commit identity crimes.

From the outside, it's hard to understand how romance fraud is so effective. However, [research has documented](#) the range of grooming techniques, social engineering tactics and methods of psychological abuse deployed by offenders. Offenders know exactly what to do and say to gain the compliance of their victim.

Offenders target a person's vulnerability and work hard to build strong levels of trust. There are endless calls, texts and emails that create a bond. Then follows the inevitable "crisis," whereby the offender needs money urgently for a health emergency, criminal justice situation,

business need or even a [cryptocurrency investment](#) opportunity.

For many, this can result in ongoing payments and substantial losses. Over [A\\$200 million](#) was reported lost by Australians to this fraud type in 2023, but this is likely a gross underestimation of actual figures. It also doesn't capture the many [non-financial harms](#), including physical and emotional declines in well-being.

When the relationship finally ends, it's too late. The money is gone, the extent of the deception is laid bare, and recovery from the heartache and loss is a constant battle.

There is a well-documented "[double hit](#)" of victimization, with individuals needing to grieve the relationship as well as any financial losses.

## **Seeing is not believing**

There are countless incidents of romance fraud where the offender and victim never meet: the deception takes place entirely online. But it's important to know fraudsters also operate in person.

Wood's memoir details an extraordinary level of lies and dishonesty presented to her throughout her relationship. Stories that laid the groundwork for later fabrications. Stories that were deliberate and calculated in how they were used to gain her trust, and later used against her.

The motivations of these real-world deceivers are not always straightforward. Often it's about money, but not always. For Wood, not being asked for money allayed potential suspicions, but it didn't reduce her feelings of loss and emotional devastation upon discovering the extent of the lies.

Wood is by no means alone in her experience. Marketing executive Tracy Hall endured a similarly sophisticated and all-encompassing level of deceit in her relationship with [convicted conman Hamish McLaren](#) (known to her as Max Tavita).

In her book, [The Last Victim](#), Hall recounts snippets of their daily lives over a 16-month period, with McLaren portraying himself as a successful professional in finance. His mail was addressed to Max Tavita and his phone conversations were with real people. Yet his whole identity and the world he represented to Hall was a complete fabrication.

The experiences of Wood and Hall highlight the sheer depth of elaborate deception that can be perpetrated in an intimate relationship. Critically, it highlights romance fraud isn't relegated to an online environment.

## **How can we prevent romance fraud?**

There is an overwhelming amount of [shame and stigma](#) associated with romance fraud. The dynamics of these deceptive relationships are misunderstood, and this perpetuates [negative stereotypes](#) and a discourse of victim blaming, even from friends and family.

In hindsight, the warning signs might seem obvious, but fraudsters tend to effectively disguise these in real time and deploy deliberate tactics to overcome any suspicion.

We must all create a culture that empowers victims to come forward to raise awareness. This isn't intended to create fear or anxiety, but to normalize the threat fraud poses, and to allow for difficult conversations if it happens. Ongoing silence from victims only favors the offender.

## **How to protect yourself from romance fraud**

It's inevitable we'll continue to swipe right in our efforts to find love. But keep a healthy level of skepticism and an [open dialogue](#) with family and friends in any quest for a new relationship.

Don't be afraid to conduct your own searches of people, places and situations presented to you in a relationship. There is a memorable moment in Fake where the protagonist refutes her friend's offer of assistance, saying "this is a love story not an investigation." Sadly, sometimes an investigation is necessary.

No matter what the circumstance or the person, think carefully before sending any money. Only give what you are willing to lose.

Deception comes in many forms. We must recognize it for what it is, and the impact it has on [victims](#). But we must also not give into those who lie, and let them define who we are or dictate our ability to trust.

If you or someone you know has been a victim of [romance](#) fraud, you can report it to [ReportCyber](#). For support, contact [iDcare](#). For prevention advice, consult [Scamwatch](#).

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