



THE SAVVY CONSUMER COLUMN

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Beware of online dating scammers

NASHVILLE, TN – Looking for love in all the wrong places? Some consumers look to online dating as a way to hatch a serious relationship. Unfortunately, some fraud artists are also banking on online dating as a way to scam people out of their money.

Relationship scams, also known as “sweetheart swindles,” often follow this pattern:

You meet someone on a dating site and things get serious. You send messages, talk on the phone, trade pictures and maybe even make marriage plans. Soon you find out the person you met, who claimed to be an American professional, is going to Nigeria or another country for work. Once he or she is there, that person needs your help, asking you to wire money. The first transfer may be small, but it’s followed by requests for more. You’re told your money is needed to cover costs for a sudden illness, surgery for a son or daughter, or for a plane ticket back to the United States. The promise is always to pay you back. You even might get documents or calls from lawyers as “proof.”

As genuine as the relationship and requests for money might seem, they’re part of an elaborate scam. The money that was wired – and the person you thought you knew and loved – will be gone. These scammers have been known to steal the real names and photos of U.S. service personnel to set up fake profiles, preying on the sympathy and patriotism of victims. They also have also been known to use religious singles sites, using religion as a ploy to gain trust before asking for money.

Any time someone you’ve never met in person asks for money, it’s a warning sign that something isn’t right. Never wire money to someone you meet online, no matter how compelling his or her story or how strong the appeal to your emotions might be.

Signs that you may be “dating” a scammer:

- The pictures posted on the person’s profile mostly seem to be professional quality model images, instead of candid pictures from a person’s everyday life. If a picture looks too good to be true, it probably is.
- The online companion professes love way too early in your interaction with him or her.
- You are asked to send money for gifts, a sick relative or a plane ticket to the U.S.
- The person claims to be a U.S. citizen working in another country, claims to be well off or a person of important status.

- The person makes excuses about not being able to speak by phone.
- The person's writing includes frequent spelling or grammar mistakes.

Even if you use only dating sites whose reputations are well-established, proceed with caution with online dating.

To file a complaint with the Division of Consumer Affairs, visit <http://tn.gov/consumer/complaint.shtml>.

Consumer Affairs (www.tn.gov/consumer/) is a division of the Department of Commerce and Insurance (www.tn.gov/commerce/), which works to protect consumers while ensuring fair competition for industries and professionals who do business in Tennessee.
