

## OPP warns of the red flags in romance scams as Valentine's Day approaches

With Valentine's Day taking place tomorrow (Feb. 14), the Ontario Provincial Police (OPP) is raising awareness about romance fraud, which continues to cause significant emotional and financial harm to Canadians.

In 2024, Canadians reported losing over \$58.4 million to romance fraud and \$310 million to investment fraud, according to the Canadian Anti-Fraud Centre (CAFC).

"Increasingly, romance fraud involves or leads to cryptocurrency investment schemes, which can substantially increase victims' financial losses," said the OPP in a press release.

"Those behind these schemes are increasingly using sophisticated tactics, including artificial intelligence to manipulate victims with fake voices and images. Bad faith actors establish trust and emotional intimacy through fake profiles on social media, dating platforms and other online channels. Once trust is gained, victims are pressured into sending money or investing in fraudulent business ventures."

### How the schemes work

Romance schemes often begin through fake profiles or unsolicited messages on dating apps, social media or email. Once trust is established, those behind the schemes often make the following requests for:

- ? Money for travel, medical emergencies or family assistance, often claiming urgency
- ? Help receiving money potentially leading the victim to unknowingly participate in criminal money laundering
- ? Participation in a business venture, such as registering a business or opening a bank account
- ? Cryptocurrency investments, where bad faith actors persuade victims to transfer funds through cryptocurrency ATMs or online platforms

### Red flags to watch for

Romance schemes often can be identified when:

- ? Someone you've never met in person declares their love early in the relationship
- ? The bad actor quickly wants to move the conversation to a private or alternate communication platform such as a messaging app or email
- ? They consistently provide excuses to avoid meeting in person, often claiming to work overseas
- ? The message is poorly written or oddly worded, or sometimes addresses you with the wrong name
- ? The bad actor acts distressed or angry to pressure you into sending money, often under the pretence of an emergency
- ? They discourage you from discussing the relationship with friends or family, attempting to isolate you from those who might raise concerns

### Reporting fraud

If you suspect fraud, contact:

? Your local police

? OPP at 1-888-310-1122

? Crime Stoppers anonymously at 1-800-222-TIPS (8477) or [ontariocrimestoppers.ca](http://ontariocrimestoppers.ca)

? Canadian Anti-Fraud Centre via the online reporting system or by phone at 1-888-495-8501

? For more CAFC resources, visit: [antifraudcentre-centreantifraude.ca/scams-fraudes/victim-victime-eng.htm](http://antifraudcentre-centreantifraude.ca/scams-fraudes/victim-victime-eng.htm)