

Queen's Park Trust

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Romance fraud

Criminals lie to gain your trust and build a relationship with you. They make everything about the romance feel normal, but their aim is to get money or personal information.

How it happens

Romance fraudsters are experts at manipulating their victims.

They will usually:

- create a story that sounds believable and start the relationship in a normal way
- gain your trust over time
- invent a problem or situation where you may feel like you want to send money or gifts to help them
- isolate you from friends or family

Spot the signs

There are some signs to watch out for.

When they contact you

They may make conversation more personal to get information from you. But they may not tell you much about themselves that you can check or verify.

They may send a photo to earn your trust. This may be a real photo of them, or it could be stolen from someone else or created using technology. You can use an online tool to check if it's a stolen photo. Use TinEye search engine to do a reverse image search.

They may give you an excuse why they cannot meet you in person. The excuse may seem reasonable.

If you met them on a dating website, game or application, they may steer you away from there. Instead, they may prefer to talk by email, text and phone. Fraudsters often choose encrypted messaging applications, such as WhatsApp.

They want your help

Sometimes, the fraudster will say they need money for an urgent medical operation or an ill family member. They may say they need to pay off a debt or that there's a time critical situation to encourage you to act quickly. It might feel like only you can help them and you may feel a sense of responsibility to do so.

They may ask you to invest money. Or they may ask you to buy gift cards from websites like Amazon or iTunes to send to them.

In some cases, they may not ask you for money directly but instead hope you will send it out of kindness. By creating a situation where there's a limited time to act, they want you to feel responsible for solving the problem. They want you to act out of a sense of urgency in the hope that you will do something you would not normally do. They may also promise that things will be better soon and that there will be no more money trouble.

The fraudster may send you expensive items, or ask to send money to your bank account. The circumstances may seem genuine, but you could unwittingly be laundering money, which is a criminal offence.

Keeping secrets

They may ask you to keep the relationship a secret. This is a tactic to isolate you from your family and friends, who may be able to identify the fraud.

The fraudster may act upset or insecure when you talk about them to others. They may make you feel sorry for them or distract you with promises of a future together. They may act hurt if you doubt them, even though your doubts are reasonable.

They may introduce other people to help the fraud seem more real. This could be family, solicitors or medical professionals, but this is also part of the fraud.

If you're suspicious of someone, tell a friend or family member. Sometimes it's hard to see the truth when you are so close to it, and another perspective helps. Remember that

fraudsters are experienced and want you to feel isolated. They may try to make you feel guilty for wanting to tell someone.

Never send money or personal information. Never invest money, transfer money on their behalf, take out a loan for them, or send them gift cards. Do not send or receive parcels on their behalf, even if you know what's in them.

It's also illegal for someone to threaten to share sexual pictures, videos, or information about you unless you pay money or do something else you don't want to. Read more about sextortion and how you can report it later in this guidance.

Sextortion

'Sextortion' is a type of online blackmail. It's when criminals threaten to share sexual pictures, videos, or information about you unless you pay money or do something else you don't want to.

Anyone can be a victim of sextortion. However, young people aged between 15 to 17, and adults aged under 30, are often most at risk.

How to recognise sextortion

Criminals often target people through dating apps, social media, webcams, or pornography sites. They may use a fake identity to befriend you online. If a person you've just met online chats to you in a sexual way, or asks for sexual images, it might be an attempt at sextortion.

You should be wary if someone you've met online:

- is trying to start a relationship with you very quickly (they may even send you a sexual image first)
- chats to you in a sexual way, or asks for sexual images, soon after you've met them.
- has sent friend requests to lots of people, not just you
- repeatedly asks you to do sexual things that you're not comfortable with
- tells you they've hacked your account or have access to your contacts

Sextortion attempts can happen very quickly, or they can happen over a long time. You should never share sexual images or information about yourself if you are not comfortable.

You can still be a victim of sextortion if you haven't shared sexual images or information. Criminals may have hacked one of your accounts, or created edited or fake images or videos, like deepfakes, of you that appear real.

Even if blackmail isn't involved, sharing or threatening to share intimate photos or videos of you without your permission is illegal. This is called 'revenge porn' or intimate image abuse and you can read about this more, further in the document.

Protecting yourself

You should stop engaging with the individual if you feel uncomfortable, or if someone contacts you online who you don't know.

You can also review your privacy settings. Criminals are less likely to target you if they can't see who your friends and family are.

Report it

If you are a victim of sextortion, or you are worried you are being targeted, it's never your fault, you are not to blame and have done nothing wrong.

We understand that it might be difficult to report this type of crime, but there's help available, report it, report it, report it!

Identity fraud

Identity fraud, or 'ID theft', involves the use of a person's stolen details to commit crime. Many victims never find out exactly how someone got hold of their details, and clearing things up afterwards can be costly and stressful.

Protect your address

If you start getting post for someone you don't know, try to find out why.

Lenders use the electoral roll to check who's registered as living at a particular address.

When registering to vote, tick the box to opt out of the 'edited' register. This will help prevent unsolicited marketing mail or junk mail. This doesn't affect credit checks.

You can also:

- sign up to the [Mail Preference Service](#) to prevent marketing letters
- protect mail left in communal areas of residential properties
- redirect your mail when moving home

Protect your bank accounts

Be extremely wary of unsolicited phone calls, letters or emails from your bank or other financial institution asking you to confirm your:

- personal details
- passwords
- security numbers

Regularly check your bank accounts and chase up any statements that you don't get when you expect them.

Dispose of anything containing your personal or banking details by using a cross-cut shredder or tearing into small pieces.

When you receive your bank cards always sign up to either:

- [American Express SafeKey](#)
- [MasterCard SecureCode](#)
- [Verified by Visa](#)

Do this even if you don't want to use your cards online: it helps protect you if your card or details are lost or stolen.

If you think someone is misusing your bank account details, report it to your bank immediately.

Protect your phone

Never reply to unsolicited text messages, even to get them stopped. Simply delete them.

Sign up to the [Telephone Preference Service](#) to prevent marketing phone calls.

Install antivirus software on your phone.

Protect your computer

Keep your computer security programs, such as antivirus and firewall, up to date.

Make sure your web browser and operating system are the latest version. If you're not sure how to do this, ask a computer specialist or someone you trust.

Be wary of clicking on links in unsolicited emails. They may contain viruses or other programs that can harm your computer.

If you're making a financial transaction online, make sure you're on a secure site. You can do this by looking at the address, as below.

Usually a website will start with 'http' but a secure site should start with 'https'. For example, <http://www.mybank.com> is the address of Mybank, then if you want to go to the transactions page you have to log in.

At this point the address bar changes to something like <https://mybank/login.com>. A padlock icon will appear in either the bottom left or bottom right corner of your browser bar. The address bar may also change colour.

If you get an email claiming to be from your bank, asking that you contact them, ask yourself if it's genuine. If you're unsure, don't click on any links in the email. Open another window in the browser and visit your bank's website using your normal method.

Check your bank's online banking security options. Some offer free antivirus and browser security software.

Visit [Cyber Aware](#) for step-by-step instructions on keeping your devices up to date with the latest security updates, and for other online security advice. You can also see the [Cybercrime](#) page for further information.

Protect your property

Property fraud is when a person pretends to be you and uses your stolen identity details to mortgage or even sell your land, house or business premises. Properties most at risk are those that are rented out, empty or mortgage-free.

Thankfully, this kind of fraud is rare, but if you're a property owner it's worth taking the simple steps below to make sure it doesn't happen to you. Undoing the damage after you've been a victim can be time-consuming, costly and stressful.

You should:

- register your land or property with the Land Registry
- keep your contact details up to date
- sign up to receive alerts if someone applies to change the register of your property
- put a restriction on your property so no activity will be allowed until a solicitor or conveyancer confirms it's been made by you

For further advice and information on identity theft, you can go to:

- [Stop ID Fraud](#)
- [Identity Theft](#)
- [CIFAS](#) – the UK's fraud prevention service

Non-consensual intimate image abuse (revenge porn)

Non-consensual intimate image abuse, or revenge porn, is when:

- someone shares, or threatens to share, intimate photos or videos of you without your permission
- someone creates or asks someone to create a fake intimate image or video of you that appears real, without your permission. This might be a deepfake. Read more about deepfakes later in this guidance.

It is a serious sexual offence. If someone does any of the following without your permission, it's non-consensual intimate image abuse:

- posts intimate images or videos of you online
- sends the intimate images of you by text, a messaging app (like WhatsApp), social media, or e-mail
- shows someone a physical or electronic intimate image of you
- shares edited or fake images or videos of you, like deepfakes, that appear real
- helps or encourages someone to create a fake intimate image or video of you

If the intimate images were taken without your permission this may also be an offence.

The guidance below will help you understand the options you have.

What you can do if this happens

There is no right or wrong way to feel if someone shares, or threatens to share, intimate images or videos of you without your permission. We want you to know that it's not your fault.

You have options available to you depending on what you want to do next. The links below go to dedicated pages where you can find more information on each option. You don't need to do these things in any particular order or do any of them at all. You can choose whatever feels right for you.

Get help and support

The [Revenge Porn Helpline](#) can help you get your intimate images or videos removed from online spaces. Tools like StopNCII.org can also help stop your intimate images or videos from being uploaded if someone is threatening to share them.

Our [get help and support page](#) provides more information on these services. This includes how you can take action by reporting directly to social media companies and adult sites.

Reporting it to the police

You have the option to report what's happened to you to the police. They're there to help you and give you the support you need.

They will understand that you may be experiencing harm that isn't just about non-consensual intimate image abuse. For example, you may also be the victim of sextortion, stalking and harassment, and domestic abuse. These can also involve threatening to share, or sharing, intimate images or videos without your permission.

Someone may also be threatening to share images or videos of you that aren't intimate, but personal in another way. For example, they might cause you issues within your family or community. This might involve blackmail.

You do not need to work out which crime has happened to you. You also don't need to work out if what's happened to you fits under the legal definition of non-consensual intimate image abuse. If something doesn't feel right, you can report what's happened.

On the [reporting it to the police page](#) you can find out more about what to expect. This includes the evidence you could collect if you are able to.

Further emotional and practical support

If someone shares, or threatens to share, your intimate images or videos, you might feel fear, anxiety, feelings of distrust and violation. You also might react in a different way.

However you are feeling, there are support organisations and charities that can help you.

You can view the full list of options on the police page [further emotional and practical support page](#).

Deepfakes

Deepfakes are digitally created and altered content often in the form of fake images, videos and audio recordings.

In some cases, this deepfaked content can take on the exact likeness of a real person – this could be of you or someone you know.

Deepfakes aren't always harmful or illegal, but they are sometimes used for malicious and criminal purposes.

Examples of illegal deepfakes

Intimate image abuse or “revenge porn”

It's illegal to share or threaten to share intimate photos or videos of someone without their permission and this includes deepfake images.

It's also illegal to create, or ask someone to create fake intimate images or videos of someone without their permission.

Child sexual abuse material

It's illegal to make, share and possess indecent photographs and pseudo-photographs and/or videos, including deepfakes, of someone who is under 18.

It does not matter if the person depicted is real or it's a fake that's been digitally created or altered.

Hate crime

It's illegal for someone to act in a way that is threatening and designed to stir up hatred through messages, pictures, and videos.

This could be a deepfake image or video that contains messages calling for violence against a specific person or group, or deepfake images and/or videos showing violence against someone.

Fraud

Using a deepfake to trick you, to gain an advantage, such as taking your money or learning private information about you.

False communications

Deepfakes can be used to send false messages, for example showing you or someone you know doing something that has not actually happened.

If this is done by someone who knows this is false and they want to cause serious harm, either emotional or physical, it can be illegal.

Terrorist activity

If the deepfake is promoting, glorifying, or helping carry out acts of terrorism and violent extremism you should report this to the police.

Stalking and harassment

If someone is repeatedly doing something (including using deepfakes) which make you feel alarmed, distressed, threatened or unsafe then you can report it.

Blackmail

If a deepfake is being used to blackmail you or someone you know this is a crime.

If someone threatens to share deepfake sexual pictures, videos, or information about you unless you pay money or do something else you don't want to, this is sextortion.

Report it

If you've been a victim of an illegal deepfake we understand that it could be alarming, distressing or embarrassing.

If you think you are, or may have been, a victim of a crime involving a deepfake, there are things you can expect from the police and ways to access support. We understand it takes courage, but reporting to police is the first step.

Protect your land and property from fraud

You can take steps to protect your property from being fraudulently sold or mortgaged.

You're more at risk if:

- your identity's been stolen
- you rent out your property
- you live overseas
- the property's empty
- the property is not mortgaged
- the property is not registered with HM Land Registry

Your property will be registered if you bought it or mortgaged it since 1998 - [check the register](#) if you're unsure.

You must tell HM Land Registry if information in the register is incorrect, for example if you change your contact address.

You can track changes to the register or put a restriction on your title if you think you're at risk.

Track changes to the register

You can [sign up to get property alerts](#) if someone applies to change the register of your property, for example if someone tries to use your property for a mortgage.

This will not automatically block any changes to the register but will alert you when something changes so that you can take action.

You can get alerts for up to 10 properties - there's no fee.

Put a restriction on your title

You can stop HM Land Registry registering a sale or mortgage on your property unless a conveyancer or solicitor certifies the application was made by you.

Your conveyancer or solicitor may charge you for providing a certificate if one is required by a restriction on your property.

Business owners

Fill in a [request for a restriction](#) if you're a company owning property.

Send your application to the address on the form - there's no fee.

If you do not live at the property

Fill in a [request for a restriction for owners not living at the property](#) if you own the property privately - there's no fee.

If you live at the property

Fill in an [application for a restriction](#). It costs £40.

Send completed forms to the HM Land Registry Citizen Centre.

HM Land Registry
Citizen Centre
PO Box 7806
Bilston
WV1 9QR

HM Land Registry will tell you when they add the restriction.

If you're a victim of property fraud

Contact the HM Land Registry property fraud team if you think you're the victim of property fraud.

HM Land Registry property fraud team

reportafraud@landregistry.gov.uk

Telephone: 0300 006 7030

Monday to Friday (excluding Bank Holidays), 8am to 4.30pm

You can also:

- get advice from [Citizens Advice Bureau](#) or an independent legal adviser
- report it to [Report Fraud](#)

What to Do

Contact your bank

If you suspect fraud or have sent money to someone, you're now suspicious of, call 159 to speak to your bank. This is a national hotline which most banks have signed up to.

If you receive bills addressed to you for things you did not buy, someone may be using your details. Report it to your bank as soon as possible.

You can also contact your bank using the phone number on the back of your bank card.

Support

If you're a victim of fraud, you can get help and advice from [Victim Support](#). Or call their 24/7 Supportline on 0808 168 9111. You can contact them whether you reported the fraud to the police or not.

For support available in your area, visit [Victim and Witness Information](#).

If you're a friend or family member of a potential victim, the Online Dating & Discovery Association has [tips on how to support](#).

Report

It's important to remember that romance fraud is never the victim's fault.

If you, or someone you know, is a victim of romance fraud, you can [report it](#).

Or you can report anonymously via the [Crimestoppers website](#) or by calling 0800 555 111.