

Scams & online safety | Medium | 2 min read

Romance and investment scams

These scams are slow and patient. The criminal builds trust over weeks or months before asking for money, which is why they can catch out sensible, careful people. It is nothing to be ashamed of.

Romance scams

Someone you have met online, perhaps on a dating site or social media, becomes very close very quickly. They often say they work abroad, for example on an oil rig or in the military. Then something goes wrong, such as an illness, a travel problem or a customs fee, and they ask for help with money.

Warning signs:

- They refuse to video call, or always have an excuse.
- They want to move the chat to private messaging quickly.
- They ask for money, gift cards or bank details.
- Their story changes, or things feel too good to be true.

Investment scams

You may see an advert or message promising high returns, often with a famous face attached, or be added to a group where "members" share big profits. You are pushed to invest quickly, perhaps in crypto, and the website shows growing figures that are not real.

Warning signs:

- Guaranteed or very high returns with no risk.
- Pressure to act now.
- A company you cannot find on the Financial Conduct Authority register at register.fca.org.uk.

What to do

1. **Never send money to someone you have not met in person.**
2. Talk to a friend or family member about the situation.
3. Check any investment firm on the FCA register before you pay.
4. Stop contact and block them.

If you have lost money

Contact your bank on 159 or the number on your card straight away. Report it to Report Fraud (formerly Action Fraud) at reportfraud.police.uk or 0300 123 2040, or Police Scotland on 101. Citizens Advice can also help you work out next steps.

When to get more help

If you feel worried or upset, please talk to someone. We can help you check profiles and block contacts, and your bank or Citizens Advice can help with money worries.

Still stuck? Email admin@visiontech336.com and tell us what you can see on the screen. Menus and button names can differ slightly between versions and makes. If something does not match, stop and ask rather than guess. Please never send passwords or card details.