CANADIAN ANTI-FRAUD CENTRE BULLETIN

Relationship Fraud 2026-02-13

FRAUD: RECOGNIZE, REJECT, REPORT

Every year around Valentine's Day, fraudsters target unsuspecting victims who are looking for love and/or companionship.

Relationship fraud happens when no one is looking. It occurs on dating websites, social media and through wrong number text messages known as conversational attacks. The fraudster's primary goal is to escalate initial communications into a trusting relationship. This can include professions of love, offers of support, financial advice or other emotional lures. In traditional relationship frauds, the perpetrators might ask for financial assistance claiming family emergencies, unexpected legal expenses or travel fees. In many cases, they may offer investment advice, coaching victims into crypto investment opportunities or pump and dump schemes.

Perpetrators are often highly organized and skilled at manipulation. They invest significant time building trust, carefully studying their targets' emotions, routines, and vulnerabilities. These interactions may feel genuine and deeply personal, making it difficult for victims to recognize the deception until financial or personal harm has already occurred.

Understanding how these frauds operate and knowing the common red flags is key to protecting yourself and others.

Warning signs

Beware of:

- profiles that seem too perfect
- someone you haven't met in person professing their love to you
- requests to move communication to a more private or different method of communication (email, text, social media platform, etc.)
- constant excuses not to meet up in person
- a person who discourages you from talking about them to friends and family
- distressed or angry messages to force you into sending more money
- poorly written messages or messages addressed to the wrong name
- unsolicited text messages
- individuals who "introduce" you to their family on social media to legitimize the relationship
- anyone offering to "coach" you on crypto investing
- get rich quick investment opportunities
- crypto investment opportunities presented over dating sites or social media

How to protect yourself

- Don't give out your personal information (name, address, DOB, SIN, banking credentials)

- Don’t accept friend requests from people you do not know
- Don’t invest your money in platforms provided by people you don’t know
- Never send money to someone you haven’t met
- Don’t respond to unsolicited text messages from numbers or contacts you do not recognize
- Enable Multi-Factor Authentication (MFA) on your accounts
- Beware of fraudsters asking you to open and fund new crypto accounts, they will direct you to send it to wallets they control - **Don’t!**
- Learn more tips and tricks for protecting yourself

Anyone who suspects they have been the target of cybercrime or fraud should report it to their local police. Also visit the Report Cybercrime and Fraud website to report online or by phone at 1-888-495-8501.