



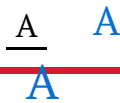
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## April Fool warning: online scammers can steal your financial security

By Nina Hendy

31 March 2018 – 8:29pm



### In numbers

Victims aged under 20	<b>5 per cent</b>
Victims aged 20-39	<b>41 per cent</b>
Victims aged 40-60	<b>34 per cent</b>
Victims aged over 60	<b>19 per cent</b>

When Jan Marshall moved from Brisbane to Melbourne to work as an IT professional, she signed up to an online dating site in search of a companion.

It didn't take long for an engineer from England named Eamon Donegal Dubhlainn to contact her via the site, Plenty of Fish.

They hit it off, and messages soon moved to email, then phone and online videos as their love grew. Eamon blamed technology for the fact his video didn't work, and she let it go.



Melbourne woman Jan Marshall had her financial security robbed by a romance scammer.

*Photo: Justin McManus*

Before long, he professed his love to Jan, who had been unlucky in love in the past. It was everything she could have hoped for. “I really thought I had met a handsome engineer who was articulate and intelligent. I thought of him as the partner of my life,” she says.

Eamon told her he was handling an engineering contract in the US, then Dubai. He asked for money for materials for the work. She agreed to lend him \$30,000. “There were alarm bells, but I dismissed it because it was paid to a bank. It seemed legitimate.”

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The requests for money continued, as did the tales of woe. In one story, he was mugged on the way to the bank with the money he had loaned from her, so she paid it again. In another, he had a major tax bill that needed to be paid. “I thought we were together. So I said yes. It was only ever meant to be a loan.”

Marshall realised she had been scammed when the communication stopped. She had forked over \$260,000 in the 72 days since she had met Eamon.

She had raided her savings, taken extra credit and also withdrawn money from her self-managed super fund (SMSF) to keep up with the requests. It resulted in a substantial bill from the Tax Office.

Police messaged Western Union, and the money was traced to Nigeria. Recovery attempts have failed.

Marshall, now 64, said she was robbed of her financial independence. She lives in a share house on Newstart payments on the outskirts of Melbourne.

She channels a lot of her fury into a [blog](#), runs a support group and recently wrote a [book](#) detailing her experience, *Romance Scam Survivor: The Whole Sordid Story*.

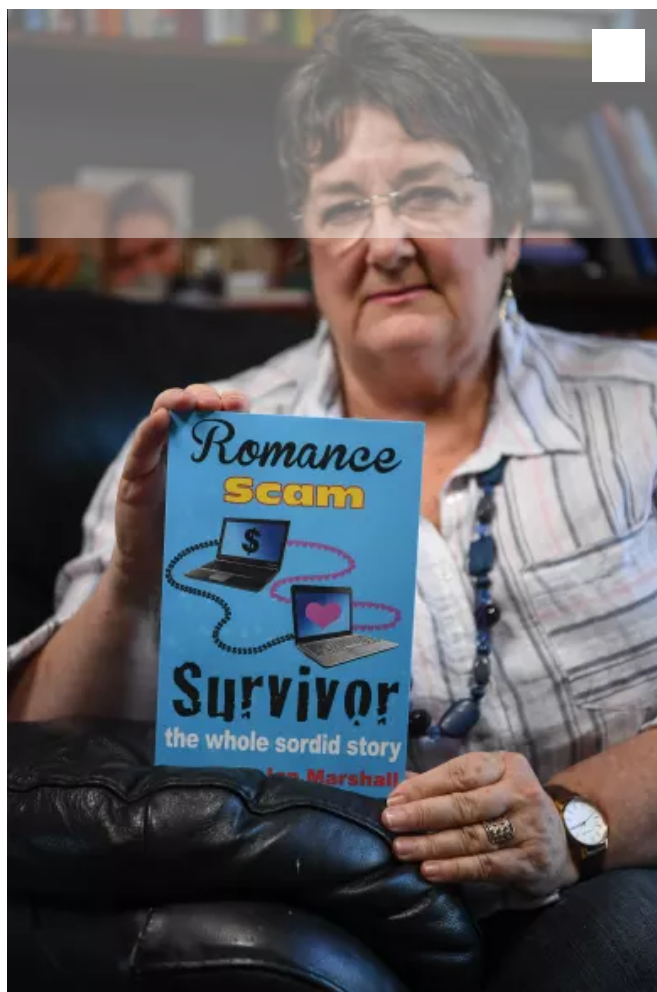
### Plenty of Australians fall for it

Marshall is not alone. Scamwatch [statistics](#) reveal Australians lost a financially crippling \$90,928,622 in 161,528 scams in 2017. It's April Fool's Day on Sunday, so it's important to be vigilant, with a spike in finance-related scams common around this time of year.

More than half the reports related to scams or fraud, while one in five related to a purchase or sale, and 7 per cent to cyber bullying. Email, social networking and website advertising are the top three targets of cybercriminals, the Australian Cybercrime Online Reporting Network (ACORN) says.

It's not just older Australians being scammed, either. Those aged between 20 and 39 years of age made up more than two out of five victims who reported to ACORN. About one in five were 60 or over, and more than one in three were aged between 40 and 60. Fewer than one in 20 were teenagers or children.

Scams can take unlikely guises, too. Australians were recently [warned](#) to watch out for scammers setting up fake ads pretending to sell cute puppies, with more than \$310,000 lost and 584 reports about this scam in the past 12 months, according to the Australian Competition and Consumer Commission (ACCC)'s Scamwatch.



Jan Marshall has channelled her fury into a blog and a book and regards herself as a survivor.

Photo: Justin McManus



One of the puppies used in the recent scam identified by ACCC Scamwatch.

Scammers often claim they have moved interstate or overseas and that you will need to pay for transport or medical costs before the puppy can be delivered. People in the 25-34 age group reported losing the most money to this scam, and women are three times more likely than men to get caught out.

“Puppy scammers play on people’s emotions who have their heart set on a particular breed. Once they see that cute puppy picture in an ad, they drop their guard and tend to miss the warning signs they’re dealing with a scammer,” ACCC deputy chair Delia Rickard says.

An internet search using the exact wording could help reveal a scam. “Scammers get lazy and use the same wording over and over again. People are good at sharing intel like this online to save others from getting caught,” Rickard says.

### **Be careful what you share**

The financial effects of cyber attacks are worsening, and home users are warned that social media and email accounts, banking logins and sharing personal information - including photos and personal files - remain the biggest threat.

The Australian Cyber Security Centre 2017 Threat [Report](#) also identified ransomware as an increasingly concerning method of extorting funds from victims. “It is one of the most prevalent financially motivated cybercrime threats worldwide and is likely to remain so due to its continuing success,” the report reads.

But even still, your personal information can end up in the wrong hands through no fault of your own, says cybersecurity expert Michael Connory.

Cyber criminals and hackers are focused on corporate Australia's substandard cybersecurity protocols, with poor data management practices creating an environment of high risk and potential exposure for innocent consumers, Connory, who is the chief executive of IT security firm Security in Depth, says.

Clicking 'yes' to allow personal credit card information to be stored in the belief it will make our lives easier isn't always the case, he says.

Sharing employment history, birthdate and addresses could be enough for someone to steal your identity, he says.

"It doesn't take much more from a social engineering perspective for someone to take these pieces of information being shared on social media and completely destroy your life. They can decimate your financial history."

Get a secure letterbox, change passwords often and make them tricky, and install anti-virus and anti-spyware on home computers, Connory says.

"You should also request your own credit report, which will alert you to any bogus credit applications," he says.



ACCC deputy chairwoman Delia Rickard says scammers often repeat language.

Australians should stop and think before they click on an email or provide information over the phone, says Rachael Brigham, head of cards, payments and fraud, Cuscal, which offers anti-fraud services to Australians transferring money.

A bank or organisation will never contact you out of the blue to ask you for personal information such as a date of birth or request a password change, she says. "Trust your

instincts. If you have any doubt whatsoever, don't proceed. And if it's too good to be true, it most likely is," Brigham says.

### Scammer full of promises

Marshall was scammed in 2012, but accepting the situation and moving on has been difficult. "I couldn't believe it had happened. It's difficult to describe how it affects you.

"I had never been in love before, so those feelings were all new for me. It was a very hard recovery process. I had been abused and emotionally manipulated by criminals."

Marshall's scammer was full of promises for a future together. "I know now I was love-bombed by him, so my brain was flooded with oxytocin. There was an increasing feeling of trust and bonding. It was a lot easier to step over the inconsistencies in his stories.

"It's important for people who have been scammed to understand that they've been abused. I'm a survivor. I'm much stronger as a person every time I tell my story."

If you believe you've been a victim of a scam, contact [Scamwatch](#).

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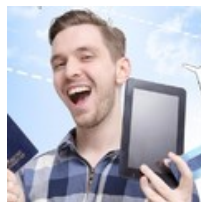
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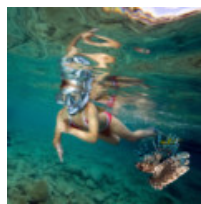
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