

The Neighbourhood Watch Podcast Episode 6 with Becky Holmes

Welcome to the Neighbourhood Watch podcast. I'm Alfie Moore. I used to be a police officer, but my current job title is stand-up comedian.

It's a long story, but safe to say I'm using my experience from both careers as a host of this new series. Neighbourhood Watch is the largest volunteer-led crime prevention charity in England and Wales. Our mission is to help communities be connected, active and safe.

And this podcast is one great way of spreading the word. In each episode, I'll be joined by a special guest to find out about the neighbourhood that they grew up in before exploring their experiences of crime. My guest today is less of a victim and more of a hindrance to the scammers who try to get money from her.

Becky Holmes has exposed hundreds of romance fraudsters online. She's written two books about her experiences, including the best-selling Keanu Reeves Is Not In Love With You. Sorry to be the bearer of bad news.

And she's going to share what she's learned about the murky world of romance scams. Some go on for years. Some people, they sell their houses, they cash in pensions, and some people end up taking their own life.

As you'll hear, Becky's keen to stress that the scale of romance scams has been underreported due to the stigma around it. Quite simply, people are too ashamed to tell the authorities that they've been victims of scams like these. Thankfully, some people are speaking out, and later we'll be joined by Mary Chater, who was a victim of an online romance scam a few years ago.

First, though, something for the little grey cells. Now, the National Fraud Intelligence Bureau reveals a disturbing 9% increase in romance fraud in the last year. But here's the question.

What is the average financial loss to each victim? The average. Is it £110? Is it £1,100? Or is it £11,000? I'll reveal the answer later, but for now, let's welcome Becky Holmes to the podcast. Hi, Becky.

Thanks for joining me. Thanks so much for having me. Tell us, to start with, Becky, where did you grow up? I grew up in Stratford-on-Avon.

So what was it like, Stratford-on-Avon, when you were a kid? It was lovely. But of course, when you're a kid, you don't appreciate things, really. So I moved away to go to university.

Didn't come back for 20 years, aside from visits. And now I live here again. The mothership pulled me back.

And now I really appreciate it. But back then, you just took for granted that it was safe and nice. I mean, it is a lovely, lovely place.

What was your neighbourhood like where you grew up? It was one of those places where you knew everybody, I would say, four doors either side of you and probably five houses the other side of the road. And then you would have friends from primary school would be kind of round the block. And you would always be out on your bike and you'd be going to call for your friends.

Sounds like happy childhood. That sounds like you're painting the picture. Yeah, it was nice.

It was green. There was lots of parks and we're out on our bikes and stuff. It was a nice place to grow up.

I couldn't say anything else. And you mentioned your neighbours briefly. Any characters that were particularly memorable that stands out? I had, there was a lady who lived across the road and I called her Auntie Olive.

And she wasn't an auntie. She was just one of those people that you call auntie. And she was fabulous.

She was very naughty for a lady of her age. And I remember she used to sometimes swear. And when I was little, I used to find that really, really funny.

You know, this sort of lady in her 60s. And then, you know, I got older and she was kind of in her 80s and she passed away, unfortunately. But she was... Did she stop swearing? Absolutely not.

The older I got, the more she let out. Yeah, she was, I've got really good memories of Auntie Olive. She was a nice lady.

I love her character. Don't you? I love her character. I love her character.

Yeah. Do you remember your parents have been a member of any sort of residence associations or Neighbour Watch type things? Well, now they had the Neighbourhood Watch sticker in their window, as did everybody on that street. But I've got to be honest with you, I don't remember there ever being any... Formal? Yeah, nothing formal.

But like any sort of road where people know their neighbours up and down the street, things got passed on anyway. So if somebody had had, I don't know, let's say a car broken into, which I don't remember ever happening, but that would have got around pretty quickly. Where I grew up, I remember that happening quite a lot, Becky, the cars going past.

Oh, do you? Yes. Not in Stratford, but... I thought you were kind of a... Mind you, these days in Stratford it's a bit different, but back then it wasn't so much of a thing. What's it like where you live now? Do you like it? I do.

I live in a different part. My mum still lives in the same house that I grew up in. And I live just the other side of Stratford to her.

So it takes me 10 minutes to drive to her. I live in the posher bit now. Yes.

I know. So, and I like to tell her that quite often. And she reminds me that I rent in the posher bit.

She owns in the non-posh bit. Yeah. Yeah, I do.

I love it. It is different. There's more crime now.

And Stratford itself has changed quite a lot. You know, there's huge buildings now that are empty that were kind of department stores. No one's taken over.

It's a different place to where I grew up, but it's still lovely. There's not that many places that are nicer, really. You're listening to the Neighbourhood Watch podcast with me, Alfie Moore, and we've reached a moment in the show where our thoughts turn to crime, specifically for this episode, online romance scams.

Mary Chater, an actress who has spoken out about her experiences as a victim of romance fraud, will join us in a little while. But right now, let's find out about your crusade against scammers, Becky. When did you first start interacting with them online and why? So I started a Twitter account during lockdown for no other reason other than that I was absolutely sick and tired of watching the news and everybody talking about COVID.

So I started a Twitter account just as a way of interacting with the world in a different way. And within a few days, I had identical messages from about 10 different soldiers, all very young and good looking, I might add, all young good looking enough for me to click on the profile and think, hello. But the messages, and I always say this, if it had been one of those soldiers, there is absolutely no doubt in my mind that I would have got talking to them.

Because when one person speaks to you, lockdown or whatever, I'm the sort of person where I do talk to anybody. And you never know. You never know.

It could have been the love of your life. You don't know. Well, yeah.

And even if not, it could have just been somebody who's the different side of the world that you have a chat with during COVID while you're in lockdown. I do tend to chat to people. But the fact that there were so many all at once, and they were all identical messages, made me think something was up.

So I was just blocking them and deleting them. And then when real lockdown boredom set in, I then thought, this is really interesting. They keep coming.

So I started saying things that didn't quite make sense to see if they were listening to me. Now, the fraudsters that got in touch with me were really bad at their job. They were terrible fraudsters.

I've spoken to dozens of victims now who have spoken to the most incredibly convincing people. Fortunately for me, these were awful. And what sort of chests did you set then? Well, so if one of them would say, have you eaten? I would say, yes, I've just finished off my mum's leg.

And I'd finish off the rest of the previous week. I only have the leg left. And they would say, that's nice, dear.

And I thought, you're not reading what I'm saying. Are you thinking that they are real or a bot? Or what are you thinking at this point? Well, at this point, I think I was just thinking, this is really interesting. And it kind of obviously then occurred to me that there was, because they would very soon get onto the subject of money.

So gift cards in particular, in these cases. So it became very clear because there were so many of them that that's what they were after. And still at this point, I didn't think too much about romance fraud.

It was just something that I was aware that had happened to people because of seeing it in the press. But I started putting these conversations up on Twitter. And people started finding them very funny.

So, you know, they were retweeted by journalists, comedians, actors, etc. And they got a lot of attention. So I kept doing it.

And then as an unintended consequence, I actually had victims of romance fraud messaging me saying, this is what's happened to me. And I started talking to people during lockdown, because they haven't spoken to anybody else, no friends, no family, not the police, not their bank, because of this sort of shame that they felt. And they had a similar experience to yourself? No, these, the people who I spoke to had had actually convincing fraudsters.

And they'd had what they believed was an online relationship for, you know, sometimes for months. So the Keanu Reeves bit, how did that come up? Was that actually somebody contacted you as Keanu Reeves? Is that what happened? I am now every time I have a Keanu Reeves social media account, contact me, I make a little mark in a book. And I'm now on over 130.

So Keanu Reeves for a long time was the most impersonated celebrity as part of romance frauds. Yes. And I did see one of the clips on your Twitter feed where you said you and I think you're engaging with one of the Keanu Reeves.

And he asked you where you lived. And you said you lived in a little town called Chlamydia in the UK. Is that? That sounds about right.

Yeah. Just carried on after that. Yes.

That sounds nice. Yeah. Keanu Reeves, he's, he's just so used as is pretty much anybody.

So Brad Pitt, George Clooney. And then of course, you've got women, you've got Jennifer Aniston, Jennifer Lopez, basically anybody with any kind of fan base is impersonated on social media and used for fraud, not just romance fraud. But, you know, you've got so Martin Lewis, for example, he's impersonated all the time, you know, people trying to get victims to invest in different schemes, you know, using his face and voice.

So anybody with any public profile can be used for nefarious purposes. And the people that contacted you and told you their story, the victims or the other victims, and it sounds like

there was, there was a lot of them. Had they reported it? Do you know? Some had some hadn't.

And I will say that the reporting process for romance fraud is appalling. Tell us about the experience of that. And did you report any of this stuff yourself? So I would because a crime hadn't been committed in terms of finance, there was no point me reporting to the police, but I would always report to social media.

I may as well have not bothered. I mean, technically, it was an attempt to defraud you. And I know that the report fraud, as they know now, they've just changed it in from action fraud.

I know they say that all report everything. But if you reported every attempt scam, you know, there would be a lot, wouldn't they? Yeah, they would. I mean, they're already action fraud as was report fraud.

Now, it's already overwhelmed. I mean, the positive note, if I can just on their behalf, I interviewed sort of the leader action fraud and report fraud, that's just been launched. It's had £150 million tech investment from the Home Office.

And the saying that the system's going to be a lot slicker, a lot smarter now. I mean, look, you know, one thing that I say in the book, and I will always say is that police officers that I've spoken to that deal with fraud have been incredibly committed. But the, it's the system from the top, the police is a, it's bureaucratic, it's underfunded, you know.

Did I read somewhere that 1% is, fraud is, I don't want to get the figure wrong, but fraud is some ridiculous 35, 40% of all. Between 40 and 50% of UK crime. And 1% of police staff dedicated is the figure I read to investigate it.

Yeah. Yeah, that's correct. So I think it's time to introduce our next guest.

And I'm very excited to introduce Mary Chater. Hello, Mary. Hello.

You've been listening to Becky. Can you tell us about your experiences on Facebook? I think it was Facebook, wasn't it? Well, it was Christmas 22. And my husband who died in the June 2020, he and I always used to have Christmas, some Christmas do's, you know, lovely food and drink and singing around the piano.

And I suddenly felt strong enough. I just thought, right, I'm going to have a party that I've run without him. And so I cooked lots of mince pies, very little tiny ones, short crust that sort of melt in your mouth.

I photographed them. And of course, I put the photograph on Facebook saying, I decided I'm going to have a party. And what I hadn't realised was that my Facebook page had the globe, the world icon, instead of just friends.

All right. And instantly I got a message from somebody who reminded me of a man that I'd had a fling with when I was about 21 in Italy. And he looked like the spitting image of this person.

Oh, right. And he said, I wish I could come to your party. But I'm a trauma surgeon in Somalia and I work for the UN.

And that instantly sort of interested me on a sort of altruistic way, you know, somebody that works to help people get better. And I was hooked because he said, oh, you don't look your age. And I said, well, I know what I'll do.

I'll send a magic carpet to Somalia and you can come over on the magic carpet. You know, I was instantly kind of there. He'd got me.

How long did this go on for before you sort of realised that it was a bit iffy? Well, I started to realise there was something a bit odd about it when he asked for a gift card for his son called Barry. I didn't even know what a gift card was. I mean, that does seem a bit odd.

Is it not the blue? Yeah. I mean, I just said this is ridiculous. I've never even met you, let alone met your son.

I'm not going to send somebody I've not met money. So I was there was a bit of my head going, oh, what's this about? But he was saying such lovely things to me, you know, calling me babe and love and sexy and all that. And I just thought, well, I really like this because I haven't had it for, you know, having had a wonderfully intense, strong relationship with my husband.

I think the thing was, I didn't realise how vulnerable I was. I thought I was coping quite well. So when he asked for the money first time, you thought I was on, but then you continued contact with him.

Yeah. I just said, there's no way I'm sending, you know, I'm not a magic money tree. He got me to talk to his son.

That's right. And I didn't see this and it was all messaging. I think it's called Google chat, which I wasn't, you know, I didn't know about Google chat.

Another thing I didn't know about. And I said, was there any other attempts to ask you for money? Oh yeah. He, then Danny actually asked me because I sold my car.

So Danny was a doctor. Yeah. He was a doctor with the UN in Somalia, brain trauma surgeon.

And he said it would help him get some funds for online research for his particular field. So I kept saying no. And then one day the whole thing lasted about eight weeks and I was just waiting for the next, you know, the next ping of the smartphone.

That's because you developed strong feelings. Yes, I really had. I really loved the, I loved the things he was saying.

I liked the slight danger of it as well. That, that excited me. That's interesting.

Yeah. And my, one of my stepsons said, because I told Patrick about it and he said, well, he hasn't asked you for money, has he? And I said, oh God, no, of course he hasn't. And of course he had.

And at that stage, so I was blatant lying at that stage, I'd given him some money because I went out and bought some gift cards for his research. We were talking really regularly apart from when he had to be doing an operation in, you know, the equivalent of A&E. And then I kept saying, well, it's very odd because you can see me, you know, he'd say things like, oh, the skin, your skin doesn't look like you're 64 or whatever.

So of course being very vain, I was just like, hmm, this is nice. But then I'd say it's a bit weird because I don't think it's quite right. You can see me, but I can't see you.

And it's making me. He never spoke. You never saw him when we were speaking on video? We always texted and twice he said, now can you see me? And it was a very dark room.

And he said, the internet doesn't work very well here. And I was just thinking, are his lips in sync with his words? And were they? Well, I couldn't see well enough because it was so dark. Okay.

So you've kept it from your family by the I couldn't tell anybody. What about the financial side? Did the bank or anybody else question any of your withdrawals? Not at the very beginning. No.

Cause I would get gift cards up to value of 150 quid. But in the shop, they always said, now you do know this person, don't you? Because a lot of fraudsters use this. And I said, oh yeah, yeah, yeah.

I know this person. So there again, I was lying more. And yourself, are you thinking now that, uh, do you still think he's genuine at this point or do you want to believe you want to believe he is? Well, it sounds very odd, but I started to really not care.

Cause I was, I was liking, it sounds, I know it sounds very odd, but I was quite liking the sort of, I don't know if transgression is the right word. Um, I was liking the danger because a huge part of my head was saying, Mary, this is a scam. This is ridiculous.

But I, I was getting addicted. It was, it felt a bit like a drug. No, it makes perfect sense.

I was getting addicted to the fact that I'd been able to send him money and nobody'd said anything until I think I sent him the equivalent of about, it was either 650 or 750. I can't remember. And a lady phoned me up from the bank and said, this is a scam.

And I said, okay, well, I'll stop. And of course I started again two days later. And the thing is, because I was getting really hacked off with the fact I couldn't see the man.

I said, look, I'll come and see you in Somalia. So I looked up the government travel advice and it was, don't go to Somalia. So he said, I can get you in because you'll fly to a UN air base, but you have to pay some money.

So I said, okay, I don't care. I'll pay. Just tell me what to do.

So he sent me, it looked a bit sort of cut and paste job, uh, thing with the UN logo and, and how much you would have to pay to stay for a week, for two weeks, three weeks, four weeks, whatever. And this is when the bank got back to me again, because... So, so what, what amount are we talking about now, Mary? Um, well, I'd already sent him in gift cards. I think... I mean, for this particular... Oh, I think it was like 250 or something like that.

Is that the amount you tried to withdraw that got the contact from the bank? Yes, that's when the bank got back to me, because that would take it up to about a thousand. Okay. And I had to explain to the bank what it was for.

And then I got another phone call saying, this really is a scam. And I, you know, my whole being was wanting to say, no, it isn't a scam. This is real.

I'm going to go to Somalia. Yeah. I, it's sort of, I, you know, I was putty in his hands by this stage.

So, so what broke that spell then? This man at the bank called me three times over 24 hours and was so persuasive and so gentle and nonjudgmental. And I just realised, because part of me was already thinking it was a scam anyway, you know? Oh, well, I mean, that's, I mean, credit to him for his perseverance and, and his tone. Was there anything specific that he, the point where you thought this is it, I'm out now? No, I just, there was something about this man at the bank, his tone of voice that made me think you're absolutely right.

I've got to get out of this. Well, if he happens to be listening, I think he's done a great job. He certainly has.

And if I could ask you Becky, how does Mary's story sound relative to some of the people that contacted you? Is it a similar experience that you're aware of? Absolutely. Absolutely. Textbook in so many ways.

But do you know what Mary, the reason why it's textbook is because it works. You know, and you said something earlier, which I wanted to disagree with you about, actually, when you said that you lied to the person at the bank by saying that you knew him. I always say when I speak to victims of romance fraud, that's not a lie because you thought you did.

So you must never think you lied because you didn't. It's something that they're so, the fraudsters who know what they're doing, my God, they are good at it. And they groom people.

They groom them. They get them to, you know, they are all in. Whenever I talk to banks and banks say, well, how should we speak to victims of romance fraud? One thing I always say is never ask, do you know this person? Because of course, somebody thinks they know them.

It's a ridiculous question. And then it makes the person like Mary said, Mary believes that she's told a lie. Well, she hasn't.

That's the fraudster has made her believe that. Mary, you said eight weeks from start to finish this thing. But I understand that some go on for a lot longer than that, don't they Becky? Yes, I think I got off lightly.

Some go on for years. Some people, they sell their houses. They cash in pensions.

And some people end up taking their own life. Well, when they've got nothing left. That's why I wanted to talk about it.

Because when I, a policeman came around afterwards, a couple of three, four weeks afterwards. And I talked to him quite openly about it, because I'm a bit like you, Becky, I can talk to, you know, I'll talk to anybody, actually, because I love talking and I love finding out about other people. But then somebody at victim support said that some women kill themselves over this.

And I just thought, well, you know, I was desperately ashamed of what I'd done. And I couldn't tell anybody about it. So I thought, not even my best friends.

And I've got some very, you know, old, close friends. That's when I thought, well, I'll talk about it. Well, well done, Mary, for doing that.

I mean, I know you don't think you're brave, but I think you're really, really brave. Well, thank you very much. And for you to talk about this and to get this conversation out there, I think it's really, really important.

Thank you, Alfie. I do as well. I really commend you for it, Mary.

I've spoken to dozens of victims who would love to tell their story to help other people, but they're just not there in that journey yet where they feel that they could, you know, have a lot of it. Is that through embarrassment, Becky, that it's underreported, do you think? It's through, you know, part of it is down to the media. The way that the media reports on romance fraud is disgusting.

The language that is used, gullible. Victim shaming, victim shaming. Victim shaming, you know, and people feel embarrassed.

They don't want to tell their friends, their family. They don't even want to tell the police. They don't want to tell their banks.

You know, I've spoken to the media quite often and said it is incredibly important that you don't use certain terms like falling for. Why is it you fall for a romance fraud? You don't fall for a burglary. You don't fall for a mugging.

Yeah, it's a good point, good point. When you say, oh, you know, I fell for that. No, you didn't.

You were the victim of a crime. It's no different. Moving on to how we can sort of get better and how we can stop these things, or at least we're doing it now, I suppose, getting word out there.

And you've mentioned the media. Is there anything that either of you think that we could do more of to help people fall in victim? Apart from buy your book, Becky. Oh, exactly.

What did I think of that? That should have been straight off. That should have been the first thing I said. Tell us about the two books you've written while we're on the subject.

OK, so the first one is called Keanu Reeves Is Not In Love With You. And it is about romance fraud. So it starts off a little bit silly with some of my Twitter interactions.

And then it really goes into where these come from, some of the practises behind the scams. So the fact that they're like they run like businesses, there's human trafficking involved. There's all sorts.

It's an incredibly interesting subject. And are these people or bots doing it? And whereabouts in the world? Can it be anywhere? So traditionally, romance fraud originates on the west coast of Africa, specifically Ghana and Nigeria. That's still the case today.

There are more romance frauds coming from Southeast Asia. But these tend to be what are horribly termed as pig butchering scams. They're called that because they liken the victim to fattening up a pig for slaughter.

But the interesting thing about these ones in particular is that the people who are committing the frauds, the people who are talking to victims have been trafficked into it. So they are being held in huge scam compounds. And if they don't meet their daily quotas of scams, they're beaten, tortured, etc.

So it's just another layer, modern slavery, another layer. Precisely. But, you know, romance fraud, I'm talking about online ones here.

There are more bots coming out now, of course, with AI. The way that romance fraud is happening is they're bringing cryptocurrency into it now because it's, you know, you can't trace it. One thing I was thinking when Mary was speaking about the doctor, I was thinking about Google reverse image search and technology like that.

Yeah. So there's Google reverse image. There's also one called TinEye.

Now, these are great. And I would always say to somebody, if you are starting off talking to somebody new, do a reverse image search. So very quickly, for people that might not be familiar with that term, what does that mean? So it basically means you can take the person's image.

So let's say that they contacted you on Facebook. You can drop that image into a Google reverse image search and it will show you how many times that picture has been used. So if it's been on, say, 25 dating sites and 300... For people that aren't particularly technical, like me, is that quite a simple process to do? Dead easy.

Dead easy. When you be on to Google now, there's a little... If you just put in TinEye, then you can literally drag and drop the image in. It couldn't be simpler.

Very, very easy. So it's absolutely great. People who've had their profile stolen, it's fantastic to have a look at this and to think, right, OK, you're saying that you are this person.

So are another 300 profiles. That's not you. What I will say is now it's not a fail safe because we are in the age of AI where people can make an entirely new face, which means you won't turn up in these image searches. But it's worth doing.