A GUIDE FOR FAMILY AND FRIENDS

Someone you love will not listen.

Why that happens, what to stop doing and what you can do today.

START HERE

This guide is for you.

You can see it happening in front of you. Someone you love is being pulled into a scam. A partner, a parent, a child, a friend. You have tried to talk. You have warned them. They will not listen and you are probably losing sleep over it. This guide is written for you, the person standing next to it. It explains what is being done to them. It explains what to stop doing tonight. And it lists what you can do today, without anybody's permission.

- You try to warn them and they will not hear it.
- They defend the scammer or get angry at you for raising it.
- Every conversation ends in an argument, tears or a closed door.
- You feel powerless, frustrated and perhaps a little desperate.

All of this is normal. It has nothing to do with how smart you are or how much you love them. The person you love is still there. It simply feels as if you cannot reach them. That feeling has a name. It is the scammer's spell and it was made on purpose.

> **You cannot talk someone out of a belief they were talked into. You can still protect them while they find their own way out.**

HOW THE SPELL IS MADE

Six tools, all used on purpose.

Nobody walks into this because they are stupid. It is done to them, slowly, with tools that work on almost anybody. Read this part slowly. Once you see the tools, your loved one stops looking foolish and starts looking like somebody under attack.

1. THEY BUILT A BOND ON PURPOSE

First comes warmth. A lot of it. Good morning, good night, all day long. Your loved one has never felt so seen in their life.

Then it goes cold. Silence. A short reply. Anger out of nowhere. Then the warmth comes back. Warm, cold, warm, cold. That pattern has a name. It is called push and pull.

Here is what it does to a body. The warmth gives a rush of reward chemistry, the kind you feel from very good news. The cold gives a drop. That drop feels like panic. Getting the warmth back becomes the most important thing in their day. That is why this looks like love from the inside. It is also why they cannot simply walk away. Their body is involved now.

2. THEY TOOK AWAY THE SLEEP

Messages at two in the morning. A partner who is always in another time zone. A crisis that lands at midnight and cannot wait until tomorrow. The phone stays on the pillow, because missing a message feels unbearable. This is not bad luck. Round the clock contact is part of how the hold is kept.

After weeks of this, the part of the brain that weighs risk is running on empty. A tired mind grabs the quickest answer so the worry will stop. Decisions get made at three in the morning that the same person would never make at ten. Your loved one is thinking while exhausted. That exhaustion was arranged.

3. THERE IS ALWAYS A NEW CRISIS

Watch the timing and you will see it. The moment your loved one slows down, asks a question or takes a step back, a new emergency appears. A hospital bill. A frozen account. A customs charge. Something that has to happen today.

That timing is never a coincidence. The crisis is there to pull them back in, away from the doubt and away from you. Every crisis is nearly solved. Every one needs a little bit more. And the money already sent becomes the reason to send more, because stopping now would mean losing all of it.

4. THEY WERE CUT OFF FROM YOU

Little by little, the relationship moved into a private room. Nobody else understands us. Your friends are jealous. Your family is old fashioned. It has to stay between the two of us.

It feels like closeness. It works like a wall. Once something is secret, there is nobody left to say that it sounds wrong. You, the person who cares most, became the outsider.

5. YOU WERE DESCRIBED TO THEM BEFORE YOU SPOKE

This is the part that hurts. Long before you said a word, your loved one was told what you would say. Your family will try to separate us. They cannot stand to see you happy. They want to control you. I am the only one who really loves you.

So when you warn them, you say exactly what they were promised you would say. Your warning becomes proof that the scammer was telling the truth. You are not only talking to your loved one. You are talking to the scammer's voice inside their head.

6. THE TRUTH IS TOO EXPENSIVE TO ACCEPT

Picture two doors. Behind the first one: I have been deceived. The person I love does not exist. The money is gone. This happened to me. Everyone who warned me was right. Five losses through one door, all in the same minute.

Behind the second door: the bank has it wrong. My family has it wrong. My friends have it wrong. My relationship is real and the money is coming. That door is warm and familiar. A mind that is trying to avoid pain walks through the second one. It holds on harder every time somebody pushes.

That is not stupidity. It is a mind protecting itself from a pain it cannot carry yet. Once you see that, the denial stops being surprising.

> **Nothing on these pages is a character flaw. Every one of these things was done to them, by somebody who has done it many times before.**

WHAT THIS MEANS FOR YOU

- **Pushing harder makes the wall thicker.** Their nervous system is already overloaded. More pressure from outside closes them down further.
- **The new crisis is a signal.** When an emergency appears just as they start to wonder, that is the moment to stay calm and stay close.
- **Timing matters.** The same person gives a very different answer at ten in the morning, after a night of sleep.

STOP THIS FIRST

Six things that push them further in.

WORTH STOPPING TONIGHT

- **Laying out the evidence:** proof forces them to defend their position and a defended position gets stronger.
- **Attacking the scammer by name:** to them you are attacking someone they love. You become the enemy in that story.
- **Ultimatums:** him or us is a choice they will make in the scammer's favour today. It also closes the door you need.
- **Talking about them with the rest of the family:** it reaches them eventually and it proves the secrecy was justified.
- **Raising it late at night or straight after a crisis:** an exhausted brain reaches for the quickest answer. Wait for the morning.
- **Going quiet when you are hurt:** your presence is the anchor they come back to. Stay reachable, even from a distance.

WHAT ONLY YOU CAN DO

Nine steps that need nobody's permission.

This is the part most people never hear. It is the reason this guide exists. Talking is one lever and it is the slow one. Here are nine more. You can do every one of them without your loved one's agreement, starting this afternoon. None of it betrays them. It protects them during the months when they cannot protect themselves. It also means you are doing something real while you wait for the conversation to land.

1 Tell their bank

Ring the bank and say you believe one of their customers is being defrauded. Ask for the fraud team. Privacy rules mean they may tell you nothing back. That silence does not mean nothing happened. They can look at the account, watch for the payments and brief the branch staff who see your loved one. Banks stop a great deal of fraud at the counter, at the moment a large transfer is made. The person who knows what to look for is the person you just warned.

2 Report it yourself

You can report to the police or to your national fraud reporting service even though you are not the victim. Many countries accept third party reports and some have a dedicated line for exactly this. Give what you have. The name being used, the profile, the phone numbers, the platform, the bank details and the amounts you know about. A report costs you half an hour. It can put an account into a system where it gets blocked.

3 Report the profile, the number or the advert

The dating app, the marketplace, the social network, the crypto exchange, the messaging service. Report the account and the messages. Taking a profile down removes the stage the story is performed on. It also protects the next person, who may be somebody else's mother.

4 Keep a dated file

Names, dates, amounts, screenshots, websites, wallet addresses, what you were told and when. Keep it in one folder and put the date on everything. On the day they wake up, this file is what the bank and the police will ask for. Your loved one will be in no state to reconstruct it. The deadlines for getting money back are short.

5 Learn which scam it is

Romance, investment, impersonation, recovery. Each one follows a route and knowing the route tells you what is coming next. You will recognise the release fee, the tax on the profit and the sudden emergency. You will see the recovery offer coming. Recognising the next step before it arrives is what lets you stay calm when it does.

6 Protect what is shared

A joint account, a mortgage, a business, a card in both names, a shared savings pot. Speak to the bank about the parts that are also yours. Get advice before money moves that you are liable for. Doing this is not disloyal. You cannot help anybody from inside the same hole.

7 Check the practical risks

Remote access software on their phone or laptop, which hands a stranger the screen and the banking app. A new account opened in their name. Money arriving from people they do not know, which they are asked to pass on. That last one is money laundering and your loved one carries the legal risk, whatever they were told.

8 Ask what protection exists

If your loved one is older, unwell, grieving or living alone, ask what is available where you live. Many countries have a safeguarding route for adults at risk, through the council, the bank or the police. Ask the question even if you are unsure it applies. The worst answer you get is no.

9 Let somebody else's story do the talking

An article, a documentary or a podcast can reach people where a warning cannot. It has to fit their situation though. A story about an older man and a fake crypto platform does nothing for a woman of forty. Not if she is in a romance scam. She sees somebody else. Look for the same kind of scam, a similar age and a life that looks like theirs. Then offer it in a calm moment, with no pressure. “I read something and it made me think of you.” Nothing more. Let them find the rest themselves.

WHAT TO SAY WHEN YOU RING THE BANK

- Ask for the fraud team and say it plainly: I believe a member of my family is being defrauded.
- Give the account name, the rough amounts and the dates you know about.
- Say which kind of scam you think it is and why you think so.
- Ask them to note the concern on the account, even if they cannot discuss it with you.
- Ask what you can do next and write down the name of the person you spoke to.

Tell your loved one what you did, calmly, when the moment comes. “I rang your bank because I was worried about you” lands far better than them finding out later. Secrecy is the scammer's tool, so try not to borrow it.

THIS TAKES TIME

You will not see the progress.

Expect this to take more conversations than feels reasonable. That does not mean the earlier ones did nothing.

> **Every conversation plants a seed. Your loved one may have lain awake that night. They may have looked something up. They may have doubted for a moment, without you ever knowing. You see the outside. You cannot see what is moving underneath.**

Knowing what to say in the moment is a skill of its own. A victim support organisation in your country can help you prepare for those conversations. Most of them are free.

THE DAY IT BREAKS

What they will need from you then.

It rarely arrives as a calm realisation. It usually arrives as a collapse, often at a bad moment, often over something small. Everything they have been holding back lands at once. What you do in those first days matters as much as everything before it.

- Say nothing that sounds like I told you so. They are already saying it to themselves, far louder than you could.
- Move on the money first. Call the bank, keep every message, report it. Our First 24 Hours guide is that list.
- Expect shame before anger. Believing that it was done to them takes time.
- Warn them about the recovery offer. Somebody will promise to get the money back for a fee. That is the same crime again.
- Stay close for longer than seems necessary. Weeks three to eight are often harder than week one.

LOOK AFTER YOURSELF TOO

You are affected by this as well.

This part is almost always forgotten, including by you. The fraud happened to them, so it can feel as though you have no claim on being upset. You do. The impact reaches your sleep, your relationship, your work and your sense of control. Watching somebody you love walk towards something you can see and they cannot is its own kind of exhausting.

Many people in your position describe the same things. Lying awake running the conversation again. Checking your phone for news that never comes. Anger at your loved one, followed straight away by guilt about the anger. Resentment towards the rest of the family for not helping or for helping in the wrong way. None of that makes you a bad partner, child, parent or friend. It makes you a person who has been carrying something heavy for a long time.

- Tell somebody what you are going through. One friend, your doctor, a colleague. You need a place to put it down.
- Seek professional support if it becomes too much to carry. This is worth help of your own, separately from theirs.
- Set limits on the energy and the money you give, without feeling guilty about it.
- Keep something in your week that has nothing to do with the fraud. Sleep, exercise, people, the things that go first.
- Let other people help. Share the practical steps out. Nobody should be the only one holding this.
- You are responsible for how you respond. Your loved one is responsible for their own choices.

> **You can only look after somebody else properly if you also look after yourself. That is a necessity rather than a luxury.**

One more thing that matters. Your loved one may never thank you for any of this. They may be angry with you for a long time. The day they understand may arrive much later than you would like. You are still the person who stayed. Victims almost always turn, in the end, to the people who were still there.

> **We do not break the spell with pressure. We break it with connection.**

Does this feel hopeless or unsafe, for you or for them? Please reach out to a professional or a support line in your country. You do not have to do this alone.