

Carol's Story: A tragic tale of deceit and devastation

Sadly this is not a story of fiction. Carol was the victim of a sophisticated romance fraud which has continued to cause years of devastation. Here Carol tells her story:

On 9th January 2014 my life changed forever when I discovered that I'd been a victim of a sophisticated fraud. That moment left me in complete shock and devastation that this had happened to me, that 'Ben' had been lying to me since September 2013 when he first contacted me on a dating website.

It all began when Ben contacted me through that website, knowing that I was looking for companionship, possibly romance, after a divorce from my husband. I responded to his message & we carried on talking, initially briefly via the website, then via emails & Yahoo messenger.

At that time Ben said he was preparing for his business to ship 10 x 40ft containers of constructional building goods to Accra in Ghana and that therefore he was very busy and wouldn't be able to meet with me until it was completed & delivered to the port for shipment.

Ben elaborated the story by saying that prior to the trip to Ghana he had to visit his Swedish mother in Stockholm (the place of his birth) as she was suffering a heart complaint - so again we couldn't meet up. However I was happy to keep in touch via texts, mobile calls & the internet.

On 11th October 2013 Ben claimed to be travelling to Accra from Stockholm, via Amsterdam, with his return date to the UK being 19th October. I was really looking forward to actually meeting Ben & beginning our lives together.

This is when he first requested financial assistance. Ben told me there were extra port taxes to pay and that he couldn't access his bank account, so asked if he could borrow the money. Thinking nothing was wrong, and becoming ever closer, I did so.

Soon followed the request for me to help with the renting of a second warehouse as the goods shipped wouldn't all fit in the first one. Again I helped, still not realising anything was amiss, taking out an unsecured loan of £20,000 from my bank. All the time Ben continually reassured me saying he'd pay me back and to keep accurate records for him so he could refund the money on his return to the UK - which unfortunately was to be delayed by a week due to the delay in renting the second warehouse and clearing the containers.

On 25th October 2013 Ben contacted me in distress; a terrible accident had happened at the warehouse. One of the forklift drivers had been killed when the container he was moving fell on him. Ben had to remain in Accra and had to pay the family of the dead man £50,000 in compensation. We were both very upset and Ben was asking lots of questions about how he would meet the compensation demands. He said the police had taken his passport to stop him leaving the country until this money was paid.

After questioning over and over again how it was going to be paid and Ben saying I was his only hope of leaving Ghana as he'd tried every other way of getting the money but to no avail, he coerced me to take out a secured loan.

By this time Ben had had a lot of money from me, still promising he'd pay every penny back for the extra hotel accommodation, food & daily living bills. I believed him so helped him.

As a form of security for myself I'd asked him for a copy of his passport, which he duly sent me without question or delay. It didn't appear to have anything wrong. A condition of the loan was that I had to pay my car loan off but the remainder was sent to Ben using bank accounts he'd been able to use.

This sorry charade continues that, having no bank account there himself and not wanting to delay paying me back, he deposited the monies he was owed (for the constructional goods he'd shipped to Ghana & moved into the warehouses), got his passport returned after paying the accident compensation, booked flights to return home to the UK but was then promptly arrested at the control to be told he'd overstayed his visa and therefore owed further monies in taxes etc.

As the business money had been paid into an offshore account in my name (which I'd been encouraged to send documents to open) he wasn't able to pay up, so more money was required from me.

This was now December, so there were more hotel expenses etc. to cover. Then there was FECN documentation required to access the account, adding even further costs. I received emails purporting to be from a barrister there in Ghana giving me information on what I needed to do to obtain this. Christmas came & went and I tried getting more money to help my boyfriend, but was not able to raise the funds to cover the FECN documentation.

On 9th January 2014 I visited my bank to try to raise more funds to help my boyfriend. At this point bank staff were concerned as by now Ben Brown owed me in excess of £130,000. I had accurate record of the funds I'd sent to help him. The bank suggested I went to the local Citizens Advice Bureau, where I told my story and I and Action Fraud were informed of the scam.

Until this time I had no idea that I was being duped by the person I had fallen in love with. I was in total shock. It left me unable to sleep and eat and I found myself crying all the time. Many days I stayed in my pyjamas and I was in an awful state psychologically, feeling every emotion that you could think of. I felt suicidal.

I was consumed by the question of how somebody could tell you that they loved you but deceive in such a cruel, callous, malicious way. I felt I was living a nightmare, that one day I'd wake up and it would be over. How wrong I was.

I was grieving for both my financial losses & the relationship I'd built with Ben. It took me two weeks to tell my family about this crime, then I told my closest friends that I could trust.

I was a broken person, financially & emotionally. Even now, after all this time, it hurts, upsets me, just like it did on that day in Jan 2014.