Afghanistan



11.0% of adults in Afghanistan are scammed each year, losing US$19.8 million.

Population 43.8 million · Latest figures: 2025

FinTRACA, the financial intelligence unit inside the central bank, took 44 requests about fraud in 2025, up from 24 in 2024, 9 in 2023 and 4 in 2022. Fraud was the largest label among 92 requests for financial intelligence that year. The unit analysed 113 cases and sent 56 of them to investigators. It also froze 40 bank accounts, holding 119.57 million afghanis, 2.92 million US dollars and 127 euros, in cases of money laundering, fraud and robbery.

The interior ministry's crime table counts 17,320 crimes in solar 1403 (2024-25), up from 16,186 and, the year before that, 12,688. The work sits with that ministry, the intelligence directorate and the central bank. The unit chairs a working committee of the national coordination body, which met on 6 August 2025. On 30 December 2025 it met the central bank's supervisors, the banks' association and the banks' compliance officers, with fraud prevention on the agenda.

Fraud in the penal code is a false name, a false position or a false story that makes someone hand over money. It carries more than one year and up to five years. Electronic deception, a benefit gained or a loss caused by deceiving someone through a computer, carries the same term or a fine of 60,000 to 300,000 afghanis. An order of 27 January 2025 limits cash through an airport to 5,000 US dollars and through a land border to 500.

PEOPLE SCAMMED

2,451,504

11.0% of adults

The people in these cases are those a caller or a group can reach on a phone. In September 2026 the communications ministry's spokesman, Enayatullah Alokozay, said that people are telephoned and asked for money, including in the cities, and that callers use how little some people know of social media. The interior ministry's spokesman, Abdul Matin Qani, said the cases cover online theft, fake titles, and theft of information and identity.

One script is a helper. A Kabul resident, Haji Mirwais, was contacted on WhatsApp from a Pakistani number by a man posing as staff of an aid body. He was asked for photos of his identity card and his house, then to send 4,000 afghanis by hawala, the informal transfer, to Quetta. He sent it. The same account lists a prize, a visa, and a caller claiming to speak for a government or security body.

The other script is a profit. In June 2026 people in Kabul described money put into Gold BS, which promised regular returns from gold and digital assets and grew by members inviting members. Sakina, in Dasht-e-Barchi, mortgaged her house for 150,000 afghanis and sold 3,000 dollars of gold, was paid about 1,000 dollars back, and then lost 6,000 dollars when it stopped. Najibullah put in about 100,000 afghanis. FinTRACA's 2025 file is the same shape on Telegram: a small reward for a 15-second video, called profit, then larger sums into accounts in Afghanistan, collected locally for organisers suspected to be foreign.

PEOPLE WHO LOST MONEY

2,010,760

82% of victims

The payment moves on rails people already use. In the Quetta case it was hawala through a money changer. In FinTRACA's Telegram case it was small electronic payments into accounts in Afghanistan, held by local facilitators for organisers with no legal presence in the country. Gold BS took membership money into a platform the central bank says held no licence.

The central bank's licensed list is short. Its page of electronic money institutions names eight: M-Paisa, M-Hawala, My-Money and ATOMA Pay, then HesabPay (5 June 2023), Aurum Pay (17 August 2024), Star Pay (1 January 2025) and Las Pay (16 October 2025). By the end of 2025 it had also licensed 152 money service companies and 345 branches. Those firms filed 76,138 currency-exchange reports and 22,789 hawala reports. An electronic money firm reports cash from 50,000 afghanis. A money service firm reports from 500,000.

The stops sit outside that list, and on the phone line. The central bank's notice of 29 June 2024 says online money-changing, and apps that promise to pay money in, are forbidden, because no licence has been issued. The detection and security bodies were told at the same time. By 8 July 2024 the communications ministry had registered 10 million SIM cards of about 23 million active lines, and each company must register 250,000 a month before the telecoms regulator issues new ones. An order of 27 January 2025 caps cash at 5,000 US dollars through an airport and 500 through a land border.

MONEY LOST

US$19.8m

AFN 1.34b in a year, 0.11% of GDP

When the intelligence unit can see the account, it can stop the money. A freeze, under the anti-money-laundering law, bars transferring, converting or moving the funds. In 2025 FinTRACA froze 40 bank accounts, holding 119.57 million afghanis, 2.92 million US dollars and 127 euros, for investigations of money laundering, fraud and robbery. The freezes were the unit's own, or made at the request of the interior ministry and the intelligence directorate. The same year it put 125 people and firms on the watch list sent to the banks, 8 for fraud and 5 for money laundering with fraud, and took 327 names off after investigators said they were finished.

Where the money never entered a licensed firm, the end is different. Haseebullah Noori, the central bank's spokesman, said in June 2026 that money sent to illegal accounts is very difficult to get back, and sometimes impossible, because those companies sit outside supervision and the assets are often moved abroad or hidden. In the Telegram investment case the full amount was still being assessed. Hundreds of people had paid in, and the file had gone to a law enforcement agency.

The court side is a sentence. Fraud carries more than one year and up to five years. Electronic deception carries that term or a fine of 60,000 to 300,000 afghanis. Cyber theft is sentenced by the value of what was taken, up to sixteen years. In 2025 FinTRACA also revoked 36 money service licences, suspended 104 and sent 28 warnings to banks.

MONEY RETURNED

US$622,828

3.1% of the money lost

US$622,828 (AFN 42.1m) of it was returned to victims, 3.1% of the money lost.

REPORTED

75%

of victims reported it

Fraud is the label that grew on the requests investigators sent the financial intelligence unit. FinTRACA received 92 in 2025, 57 from the intelligence directorate and 35 from the interior ministry, and answered every one. Fraud was the label on 44, up from 24 in 2024, 9 in 2023 and 4 in 2022. Wired fraud was 2 more in 2025, after 4 in 2024. Banks and other firms filed 292 suspicious transaction reports, 259 from banks and 33 from other financial firms.

The interior ministry is the other desk. Its spokesman said in September 2026 that its internet and mobile work had handled thousands of cases: online theft, harassment, fake titles, theft of information and identity, and hacking. The communications ministry said a scam complaint that reaches the ministry or the telecoms regulator is examined, and the findings go to the bodies that can arrest. The central bank's spokesman said complaints about unlicensed platforms are handled with the security bodies, beside supervision of licensed banks and firms.

The books meet when the unit sends a file on. Of 56 files sent on in 2025, nine went to the interior ministry's economic crimes directorate and eleven to another interior ministry unit. The unit later answered 42 further requests on cases already sent, 22 from the economic crimes directorate. Feedback on 82 files lists them as archived, under detection, under investigation or under prosecution.

POLICE RECORDS

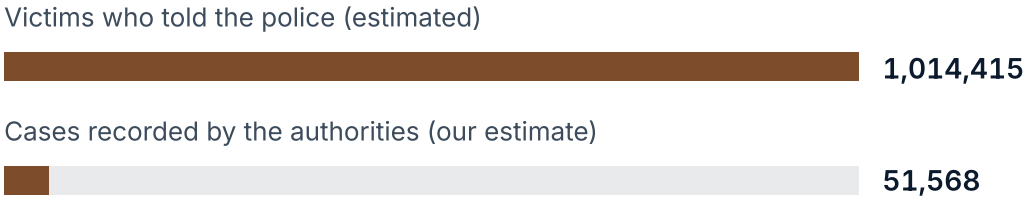
51,568

our estimate of cases recorded by the authorities

The figure shown here is an estimate of 51,568 scam cases for 2025, with 783.26 million afghanis lost. The cases take the number India's national cyber crime portal recorded per adult and apply it to Afghanistan's adults. The money takes India's recorded loss as a share of its economy and applies that share to Afghanistan's. It stands for the scale a national register of that kind would hold.

Afghan bodies have stated narrower counts, of different things. FinTRACA's fraud figure for 2025 is 44 requests for financial intelligence, inside 92 requests, after 24 in 2024. The unit analysed 113 cases, 18 of its own and 95 on request, and sent 56 to investigators. The interior ministry's spokesman said thousands of internet and mobile cases had been handled, a total that also includes harassment, fake titles and hacking. The ministry's yearly table records 17,320 crimes in 2024-25, up from 16,186 and 12,688 in the two years before. Theft was 6,255 and forgery 277.

A file then becomes an investigation, a freeze or a charge. Nine of the 56 cases went to the economic crimes directorate. Feedback on 82 files lists them as archived, under detection, under investigation or under prosecution, and the supreme court line shows one prosecution and one acquittal. Fraud carries more than one year and up to five years. Electronic deception carries the same term or a fine of 60,000 to 300,000 afghanis. In 2025 the unit froze 40 accounts and revoked 36 money service licences.



MOST COMMON

1. Online shopping
2. Prizes
3. Investment

Two scripts account for the fraud files that were written up. The first pays early members with later members' money. FinTRACA's 2025 case is a Telegram scheme for an unregistered company. People were paid a small sum for a 15-second video, told it was profit, then put larger sums into accounts in Afghanistan run by local facilitators. The organisers, suspected to be foreign, had no legal presence and managed members through an app. The central bank's notice of 29 June 2024 names Telegram groups that draw people in and steal the money, and apps that promise a payment. Gold BS, which stopped for Kabul investors in June 2026, promised returns from gold and digital assets and paid members to invite new ones. It held no licence.

The second script is a voice or a message. The communications ministry says callers ask for money on changing pretexts. The interior ministry puts fake titles and theft of identity among the internet and mobile cases it has handled. One Kabul case was a man on WhatsApp, on a Pakistani number, posing as an aid worker and asking for 4,000 afghanis by hawala, the informal transfer, to Quetta. A prize, a visa and a caller claiming to speak for the government appear in the same account.

The penal code names both. Fraud, a false name or a false story that makes someone hand over money, carries more than one year and up to five years. Electronic deception, a gain or a loss caused through a computer, carries the same term or a fine of 60,000 to 300,000 afghanis.

Scam type	People scammed	Money lost
Online shopping Borrowed from Australia, Canada, India and 2 more	972,149	US$1.4m
Prizes Borrowed from Australia, Canada, India and the United States	887,613	US$2m
Investment Borrowed from Australia, Canada, India and 3 more	718,543	US$5.9m
Jobs Borrowed from Australia, Canada, India and 2 more	676,277	US$1.8m
Card fraud Borrowed from India and the United States	549,475	US$1.1m
Romance Borrowed from Australia, Canada, India and 3 more	464,940	US$2m
Government impersonation Borrowed from India, Japan, Singapore and 2 more	464,940	US$1.5m
Charity Borrowed from Australia, India and the United States	380,405	US$604,613
Threats and extortion Borrowed from Australia, Canada, India and 10 more	4,778	US$10,900
Loans Borrowed from Australia, Canada, India and 10 more	4,705	US$7,765

Scam type	People scammed	Money lost
Tech support Borrowed from Australia, Canada, India and 10 more	3,151	US$9,291
Business impersonation Borrowed from Australia, Canada, India and 10 more	581	US$2,468
Friend or family impersonation Borrowed from Australia, Canada, India and 10 more	581	US$792
Other Borrowed from Australia, Canada, India and 10 more	404,457	US$815,031
Stolen logins and devices Borrowed from Australia, India, Singapore and the United States	1,730,140	US$2.6m

GOVERNMENT RESPONSE

The arrangement puts a financial intelligence unit inside the central bank, while the interior ministry and the intelligence directorate investigate. In 2025 the unit analysed 113 cases, sent 56 on, nine of them to the economic crimes directorate, and answered all 92 requests from those bodies. Banks and the central bank's supervisors met the unit on 30 December 2025 on customer checks and fraud. A national coordination committee, chaired by the unit's director, met on 6 August 2025.

Phone lines sit with the communications ministry and the telecoms regulator. By 8 July 2024, 10 million of about 23 million active SIM cards were registered, and a company registers 250,000 a month before it receives new cards. On 29 June 2024 the central bank passed unlicensed online money-changing to the security bodies. Star Pay and Las Pay were licensed in 2025.

The fraud book got heavier, and money is stopped inside licensed firms. Requests labelled fraud rose from 4 in 2022 to 44 in 2025. Forty accounts were frozen, holding 119.57 million afghanis and 2.92 million US dollars, and 36 money service licences were revoked, with 104 suspended. The interior ministry has handled thousands of internet and mobile cases. Once money has gone to an unlicensed network, the central bank's spokesman said, bringing it back is very difficult, because the assets are often moved abroad. The unit's director writes that capacity is still tight and the agencies have to work together more closely.

Calculation Methodology & Sources

People scammed

- 11.0%. Where reliable survey data is not available, we estimate using mobile and broadband penetration.
- 11.0% of 22,187,963 adults.

People who lost money

- 82.0%. Where reliable survey data is not available, we estimate using mobile and broadband penetration.

Money lost

- Our estimate of the money lost in cases recorded by the authorities is AFN 783.3m. Adding the 1,959,192 victims who lost money but are not in those records, at AFN 284 each, gives AFN 1.34b.
- Price of an unrecorded loss: Read off the line fitted to GDP per person in the countries where this price is measured (Canada, Chile, Mexico, Singapore and United States): US$4.20 = AFN 283.75.
- US dollars at 0.014808233 per AFN.
- Share of GDP: US$19.8m against GDP of US$17.78b in 2025. World Bank, GDP (current US$) and alternative conversion factor for Afghanistan.

Money returned

- Estimated: the median share of money recovered in low-income countries that publish it: Ethiopia (2.1%) and Uganda (4.2%).

Reported

- Borrowed from Indonesia, India, Malaysia, the Philippines, Singapore, Thailand and Vietnam: 75.0%. The median of the shares measured by the non-government survey: Indonesia (48.0%), India (87.9%), Malaysia (55.2%), the Philippines (76.9%), Singapore (87.1%), Thailand (75.0%) and Vietnam (65.2%).

Police records

- Borrowed from Indonesia, India, Malaysia, the Philippines, Singapore, Thailand and Vietnam: 41.4%. The median of the shares measured by the non-government survey: Indonesia (28.0%), India (53.4%), Malaysia (41.4%), the Philippines (13.5%), Singapore (54.8%), Thailand (45.8%) and Vietnam (39.4%).
- 51,568: Scam cases recorded by the authorities, estimated for Afghanistan from the cases recorded per adult in India.

Most common

- Borrowed from India: ranked by the average of the scam types their victims named (no survey of Afghanistan's own). 37.0% of answers are methods such as phishing, or other, and are not ranked.
- Borrowed from Australia, Canada, India, Indonesia, Japan, Malaysia, the Philippines, Singapore, South Korea, Thailand, the United Kingdom, the United States and Vietnam: Online shopping, Prizes, Investment, Jobs, Card fraud, Romance, Government impersonation, Charity, Threats and extortion, Loans, Tech support, Business impersonation, Friend or family impersonation, Other and Stolen logins and devices.
- Victims can be hit by more than one type, so the people by type add up to more than the people scammed.
- Money by type adds up to the money lost.
- In AFN: Online shopping AFN 95m, Prizes AFN 138.3m, Investment AFN 401.1m, Jobs AFN 124.9m, Card fraud AFN 72.8m, Romance AFN 133.5m, Government impersonation AFN 102.8m, Charity AFN 40.8m, Threats and extortion AFN 736,045, Loans AFN 524,403, Tech support AFN 627,403, Business impersonation AFN 166,677, Friend or family impersonation AFN 53,489, Other AFN 55m, Stolen logins and devices AFN 172.8m.

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