

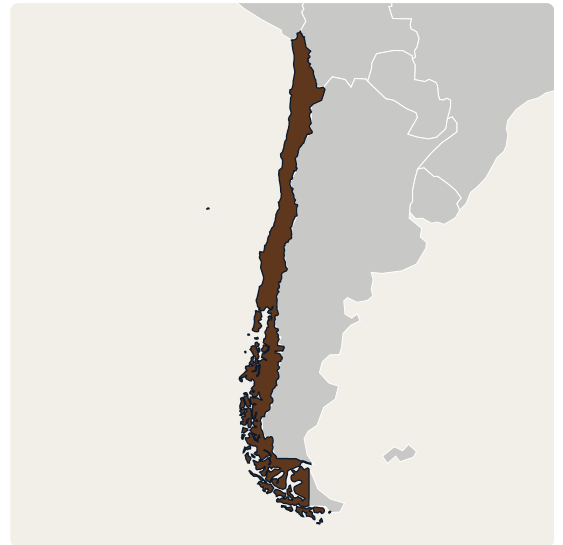
Chile

Population 19.9 million · Latest figures: 2025

About one Chilean household in eight was hit by an economic crime in 2025. The national crime survey found bank fraud in 8.6% of households, up from 7.6% in 2024, and scams in 3.7%. The prosecution service received 141,987 scam offences and 305,695 offences of card and account misuse in 2025. The second figure tripled in a year, in part because a 2024 law made a police report a condition of getting a refund.

Responsibility is spread across several bodies. The prosecution service and the two police forces, Carabineros and the PDI, investigate. The financial regulator CMF supervises banks and card issuers. The consumer agency SERNAC takes complaints and launched an anti-fraud agenda in July 2025. A national cybersecurity agency began work in January 2025 and a Ministry of Public Security in April 2025.

The main law is Law 20.009, the fraud law, under which the card issuer refunds a disputed payment first and argues afterwards. It was widened in 2020 and tightened in May 2024. Two further measures took effect in August 2026: two-factor authentication for bank transfers, and a compulsory register of prepaid mobile numbers.



PEOPLE SCAMMED

2,029,879

12.8% of adults

Most scams in Chile begin with a purchase: 64% of scams in the national crime survey happened when buying a product or service, and nearly three quarters reached the victim over the internet, through an online message (46%) or a fake website (27%). Fake sellers on Facebook Marketplace and Instagram take payment and send nothing. Text messages are the other main route: an expiring bank reward, a parcel held by the post office for a small fee, an unpaid motorway toll, a tax document or a benefit to collect, each with a link to a fake site. Police estimate these messages rose 30% in a year.

By phone, in the 'cuento del tío', callers pose as bank executives, detectives or regulators, tell the victim to withdraw their savings to protect them, and send a fake official to collect the cash. Some of these calls are made from inside prisons. SERNAC says young people are hit mostly through digital wallets and online shopping, and older people through fraudulent transfers of their phone number. Women made 55% of the fraud complaints to SERNAC, and two thirds of phishing victims were women.

PEOPLE WHO LOST
MONEY

1,217,763

60% of victims

Two thirds of the money customers claimed back between January 2025 and March 2026 was for card charges they did not recognise, and 30% was for electronic transfers. Credit cards accounted for 47% of the amount and current accounts for 37%. Digital wallets are a growing route: the number of people claiming at Mercado Pago rose from about 600 in January 2025 to 5,800 in March 2026. Scammers also send altered screenshots of payment receipts and move victims to other apps such as Telegram.

The regulator's answer is strong authentication: from 1 August 2026 a transfer, a change of password or the enrolment of a new device has to be confirmed with two of three factors (something the customer knows, has or is), and printed code cards have been withdrawn except for customers who cannot use the newer methods. Since 20 August 2026 prepaid mobile numbers, almost a fifth of all mobile lines, must be registered to a named person, and a line that is not validated cannot be topped up. Since August 2025 mass sales calls must come from numbers beginning 600 or 809, so a sales call from an ordinary mobile number is a warning sign.

MONEY LOST

US\$729.7m

CLP 694.22b in a
year, 0.20% of GDP

Scams and bank fraud are common in Chile, and most losses are small. In the 2025 urban crime survey of INE, the statistics office, 8.6% of households suffered bank fraud, up from 7.6% in 2024, and 3.7% a scam. In INE's survey data 40.5% of people scammed lost under CLP 50,000 and 5.5% lost CLP 2 million or more.

Claims to banks show the scale of card and account fraud. Customers claimed CLP 182 billion under the fraud law in 2025, according to the financial regulator, the CMF. Its figures show the average disputed transfer rising from CLP 143,277 in January 2023 to May 2024 to CLP 450,034 in June to December 2024. Claims are rising again: 43,607 were made in January 2026 against 33,498 a year earlier.

The prosecution service reported that cases of malicious card use rose 205% in 2025, which it put down partly to the new duty to file a police report. Large single losses happen too: in January 2026 police arrested seven people over the case of an actress who lost close to CLP 700 million.

MONEY RETURNED

US\$133.1m

18.2% of the money
lost

Most of the money returned in Chile is refunded by banks and card issuers under the fraud law, Law 20.009, rather than recovered from the scammers. Customers claimed CLP 182 billion in 2025, and by March 2026 issuers had refunded or cancelled CLP 123 billion of it, according to the financial regulator, the CMF. Banks took 11,773 claims, covering CLP 34.4 billion, to the local police courts.

The law puts the first loss on the issuer. A customer who reports a payment they did not authorise must be refunded within ten working days, up to 35 UF; above that the issuer has seven more days to pay the rest or go to court. The customer must tell the issuer, make a formal claim within 30 working days and report to the police or the prosecution service; without proof of the police report the claim lapses. The issuer must prove the customer authorised the payment, and only a judge can find gross negligence. The law presumes against a customer who admits handing over their passwords, and a false claim is a crime.

The law was tightened in 2024 after banks' losses to external fraud rose from CLP 93 billion in 2022 to CLP 270 billion in 2024, and the regulator found some customers claiming refunds for payments they had made themselves. Banks' favourable replies to fraud complaints made through SERNAC, the consumer agency, fell from 51% to 7% after June 2024.

REPORTED

48%

of victims reported it

In the 2025 national urban crime survey, 47.8% of households hit by an economic crime reported it, and 15.4% of households hit by a cybercrime reported it. Of households hit by any crime the survey asks about, 37.4% reported it, up 2.4 percentage points from 2024.

Banks and card issuers took 605,341 fraud notices in 2025, and 378,361 became formal claims. In the first quarter of 2026 issuers took 123,964 formal claims, up from 92,287 a year earlier. A refund under the fraud law depends on a formal report to Carabineros, investigative police, the prosecution service or a criminal court. The prosecution service received 141,987 scam offences in 2025, up from 107,059 in 2024, and 305,695 offences for malicious use of a card or payment device, up from 98,254. Carabineros' online station has taken scam reports since April 2025.

SERNAC, the consumer agency, received 20,880 fraud complaints against banks and financial retailers in 2025, up from 19,834 in 2024 and 9,494 in 2023, of which 13,990 (67%) were against banks. Favourable replies from financial providers fell from 51% up to May 2024 to 7% from June 2024. From August 2024 SERNAC forwards fraud complaints to the Comisión para el Mercado Financiero (CMF), which received 94,105 complaints in 2025, up from a 2024 total of 80,798 that includes 22,208 from SERNAC. Of the 2025 total, 71,073 (76%) were against banks and other financial firms, up 23% from 57,693. A local police court decides when a bank disputes a refund.

POLICE RECORDS

141,987

cases recorded by the authorities

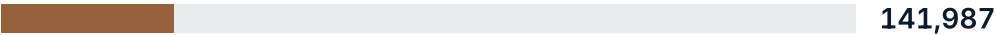
The prosecution service counts every offence reported to it, by the public or through the police. In 2025 it received 141,987 scam offences and 305,695 offences of card and account misuse. Card misuse rose 205% in a year: the service says the new duty to file a report brought hidden cases into view, on top of real growth. Many cases have no suspect: in the first half of 2025, 68% of all cases reported to the service had no identified suspect. The courts received 41,703 fraud cases in the first nine months of 2025, 64% more than a year earlier.

The 2022 computer crimes law punishes computer fraud according to the size of the loss, and treats anyone who knowingly provides the means, such as a bank account to move the money, as a perpetrator. In November 2025 the PDI arrested 14 people in Operation Contracara, breaking up a gang that had used malicious emails since 2022 to steal banking credentials. In January 2026 seven people were arrested over a ring, with callers inside a prison, that took close to 700 million pesos from an actress by posing as bank and police officials.

Victims who told the police (estimated)



Cases recorded by the authorities



MOST COMMON

1. Online shopping

Almost two thirds of scams in the national crime survey happened when buying a product or service (64.2%), far ahead of handing money or goods to someone voluntarily (18.5%) and selling a product or service (11.4%). Bank fraud is more common still: it reached 8.6% of households in 2025, against 3.7% for scams.

In complaints to SERNAC the two main forms are identity fraud (cloned cards, accounts opened in the victim's name and phone numbers transferred without consent) and phishing through fake bank calls, texts, emails and shop sites. SERNAC received 20,880 fraud complaints in 2025, two thirds of them against banks. The regulator also warns of fake lenders that claim to be supervised by it and charge a fee in advance for loans that never arrive, and of unregistered trading and crypto platforms, some of them copies of real firms.

GOVERNMENT
RESPONSE

Chile's main instrument is a liability rule, not a programme: the fraud law makes the card issuer refund first, which gives banks a direct reason to prevent fraud. For victims of unauthorised payments it works: about two thirds of the amount claimed in 2025 was refunded.

It has also shown the cost of acting on one industry alone. Refund claims passed 1.3 million in 2023 and 2024, banks' losses to fraud nearly tripled between 2022 and 2024, and the state bank says the law cost it close to US\$400 million in three years and has filed a criminal complaint against more than 7,000 people it accuses of false claims. The 2024 reform added conditions for customers, and the regulator notes that figures since then may understate real fraud, because the duty to file a police report deters some victims.

Coordination between industries is thin. There is no shared register that lets one bank see claims made at another, which the regulator has recommended. Telcos were brought in only in 2025 and 2026, with call prefixes and the registration of prepaid numbers. Signal blocking in prisons, a source of phone scams, was installed in 11 of 79 prisons when the state auditor reported in March 2025. Scams in which the victim is talked into paying are largely outside the refund law, and in the first half of 2025 two thirds of all cases reported to prosecutors had no identified suspect.

Calculation Methodology & Sources

People scammed

From one survey:

- 12.8%: INE Chile, Encuesta Nacional Urbana de Seguridad Ciudadana (ENUSC) 2025, Raw file, EST_PERSONAL and FRB_PERSONAL (2025). Worked out: 7.7% of adults lost money in the survey, and 60.0% of victims lose money (estimated using mobile and broadband penetration).
- 12.8% of 15,831,345 adults.

People who lost money

- 60.0%. Where reliable survey data is not available, we estimate using mobile and broadband penetration.

Money lost

- 1,217,763 victims who lost money, at an average of CLP 570,074 each, gives CLP 694.22b.
- CLP 361.85 billion lost by 1,011,456 victims in the area surveyed; each loss is valued at the midpoint of its band and the open top band at CLP 2 million; scam losses of CLP 2 million or more, which the survey counts at CLP 2 million, are valued at 3.19 times that, the US survey average above the same amount.
- US dollars at 0.001051161 per CLP.
- Share of GDP: US\$729.7m against GDP of US\$357.37b in 2025. World Bank, GDP (current US\$) 2025.

Money returned

- Comisión para el Mercado Financiero (CMF), Estadísticas de reclamos por fraudes, Ley 20.009, E24 statistics, sheet Sistema, Tabla 1, column Montos restituidos, January to December 2025.
- Restituted or charges cancelled by banks and card issuers on claims under Law 20.009. Worked out: CLP 123.03bn restituted; it includes charges cancelled before the victim paid, which the source does not separate; banks returned CLP 123.03bn (22.4% of the 79.1% of money lost through banks); CLP 3.63bn came back on money lost outside banks (2.5%, measured in the Federal Reserve's household survey for victims who paid only by crypto, cash, gift cards or money transfer firms).

Reported

From one survey:

- 48.2%: INE Chile, Encuesta Nacional Urbana de Seguridad Ciudadana (ENUSC) 2025, Raw file, EST_DENUNCIA_COMO and FRB_DENUNCIA_COMO (2025). Worked out: 39.49% reported to the police x 1.2439, the median ratio of victims who reported to anyone to victims who told the police or their bank in the non-government survey's seven markets = 49.12% among victims who lost money; victims who lost nothing report 0.95 times as often there (median); 49.12% x (60.0% + 40.0% x 0.95).

Police records

- 34.8%: INE Chile, Encuesta Nacional Urbana de Seguridad Ciudadana (ENUSC) 2025, Raw file, EST_DENUNCIA_COMO and FRB_DENUNCIA_COMO (2025). Worked out: 39.49% of ENUSC victims, who almost all lost money, reported to Carabineros or the PDI; victims who lost nothing tell the police 0.70 times as often in the non-government survey's markets (median); 39.49% x (60.0% + 40.0% x 0.70).
- 141,987: Scam cases recorded by the Public Prosecutor of Chile (offences received).

Most common

- Ranked by how scams happened, in the national crime survey (ENUSC 2025). 23.4% of answers are methods such as phishing, or other, and are not ranked.

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