

Germany

Population 84.1 million · Latest figures: 2025

German police recorded 1,230,739 fraud cases in 2025 with losses of €4.91 billion. Of these, 681,354 were committed inside Germany and 549,385 from abroad or from an unknown place against victims in Germany. Cases were 2% fewer than in 2024, but recorded losses rose by 16%, from €4.22 billion. Fraud committed inside Germany fell by 8.4%, while fraud from abroad rose by 7.0%. Investment fraud from abroad alone cost €1.28 billion, more than double the €565 million of 2024.



Policing belongs to the 16 states (Länder), each with its own force, and the Federal Criminal Police Office (BKA) compiles the national statistics. Specialist prosecutors, such as the Bavarian cybercrime office in Bamberg and its counterpart for North Rhine-Westphalia in Cologne, take the large online cases. The financial regulator BaFin warns of unlicensed investment sites, and the telecoms regulator, the Bundesnetzagentur, switches off misused phone numbers.

Refund rights rest on the Civil Code. Since 9 October 2025 banks must check that a payee's name matches the account number before a euro transfer is approved. In November 2025 the Bundesbank set up a round table on fighting fraud, which in October 2026 launched a public campaign with financial, telecoms and retail firms. In April 2026 the government adopted a bill obliging internet providers to keep customers' IP addresses for three months, and parliament began debating it in June.

PEOPLE SCAMMED

6,766,829

9.7% of adults

Fraud in Germany falls most heavily on people of working age. In the federal crime survey for 2023, people aged 35 to 44 were hit about three times as often as those aged 75 to 84, and men slightly more often than women. Buying online is the usual setting: a purchase in a web shop or on a sales platform that is paid for and never arrives.

Older people are the main target of telephone fraud. In a shock call (Schockanruf) a caller poses as a relative, police officer or prosecutor and says a family member has caused a serious accident and needs bail. In the grandchild trick (Enkeltrick) the caller poses as a relative in need, and false police officers claim the victim's valuables are no longer safe. Callers fake the number shown, often with a local code. The same story arrives by WhatsApp: 'Hello Mum, hello Dad, my phone is broken, this is my new number.' Investment fraud starts with advertisements on social media and fake news pages that use the names of politicians and celebrities, then moves to WhatsApp or Telegram groups led by supposed experts. Phishing comes by e-mail and SMS in the name of banks and trading platforms: the consumer centre of North Rhine-Westphalia logged 382,470 phishing e-mails in 2025.

Much of it is run from abroad. Police counted 549,385 fraud cases in 2025 as committed from outside Germany or from an unknown place, and in April 2026 Bavarian prosecutors and Spanish police announced the closure of a shock call centre in Madrid.

PEOPLE WHO LOST
MONEY

3,757,850

56% of victims

How the money leaves depends on the scam. In shock calls and false police officer scams the victim hands cash, gold or jewellery to a stranger.

Messenger scams ask for a bank transfer. Investment scams have victims pay into foreign bank accounts or open a crypto wallet, from which the money passes to the fraudsters. Phishing takes card details or the one-time codes (TANs) that release a transfer.

Police recorded 214,618 frauds with stolen cards or payment data in 2025, costing €208 million, and the Bundesbank counted about 1.8 million fraudulent payment transactions worth more than €580 million. Money is moved on by 'financial agents', people recruited to receive and forward it through their own accounts, which is punishable as money laundering.

Several safeguards stand in the way. Strong customer authentication has been required by law since 2020. Since 9 October 2025 a bank must show, before a euro transfer is approved, whether the payee's name matches the account number. A lost card or online banking access can be blocked at any hour on 116 116. Since December 2022 phone companies must cut off calls that falsely show the emergency numbers 110 or 112 and must hide German numbers on calls arriving from foreign networks. The Bundesnetzagentur switched off about 6,200 misused numbers in 2025 and banned billing on more than 2,000. Most recorded frauds are small: 61% of completed cases involved less than €250, and 1.6% involved €50,000 or more.

MONEY LOST

US\$5.29b

€4.68b in a year,
0.10% of GDP

German police recorded €4.91 billion of fraud losses in 2025, 16.5% more than the €4.22 billion of 2024, although the number of cases fell 2% to 1,230,739. The count covers all fraud with a place of commission in Germany, including fraud against businesses and the state, such as subsidy fraud. Losses in cases committed from abroad or from an unknown place rose from €1.36 billion to €2.25 billion, almost half of the total.

Investment fraud is the costliest scam: 32,439 cases and €1.52 billion in 2025, 31% of all recorded fraud losses and about €46,700 a case. The part committed from abroad more than doubled, from €565 million to €1.28 billion. Fraud with stolen cards or payment data cost €208 million in 214,618 cases, and the Bundesbank counted about 1.8 million fraudulent payments in 2025, with losses of more than €580 million.

Most frauds are small. Of completed cases recorded in 2025, 61% involved less than €250 and 1.6% involved €50,000 or more. The national crime survey found 12.6% of people aged 16 and over cheated in 2023, most often when buying online, and only a quarter of frauds became known to the police.

MONEY RETURNED

US\$315.5m

6.0% of the money
lost

Banks in Germany must refund payments the customer did not authorise. Section 675u of the Civil Code obliges the bank to refund an unauthorised payment by the end of the next business day. Under section 675v the customer bears up to €50 for a lost or stolen card, nothing if the bank did not require strong authentication, and everything after fraud or gross negligence, where disputes lie: in July 2025 the Federal Court of Justice let a savings bank set its damages claim against a €35,555 refund owed to a customer who had passed codes to a caller.

German payment firms recorded €124.5 million of card fraud in 2024, and customers bore only 16% of the losses, according to the European Banking Authority and the European Central Bank. On €474.2 million of fraudulent transfers it was the reverse: customers bore about 89%. Money the victim paid or handed over, as in investment, shock call and messenger scams, carries no refund right from the bank, except where the bank failed to run the payee name check required since October 2025.

Bavaria's cybercrime prosecutors had secured more than €25 million of investment fraud proceeds by October 2025, money held, not yet returned.

REPORTED

75%

of victims reported it

In the national crime survey SKiD 2024, 24.9% of fraud incidents in 2023 became known to the police, up from 19.9% in the 2020 survey: 43.6% of frauds by someone posing as a relative, firm or authority, but 20.9% of online purchase frauds. The share rises with age, from 15.8% at 18 to 24 to 38.7% at 75 to 84.

Reports go to the police of the 16 states, at a station or through one national portal that sends each report to the state where the crime took place or, for crimes abroad, online or in an unknown place, where the victim lives. The police recorded 681,354 fraud cases committed in Germany in 2025, down 8.4% from 743,472, and 549,385 committed from abroad or an unknown place, up 7.0% from 513,518.

Bundesbank statistics counted about 1.8 million fraudulent payments in 2025, with losses of more than €580 million. The telecoms regulator, the Bundesnetzagentur, received 85,158 complaints about misused phone numbers in 2025, down from 154,624 in 2024, mostly about spam texts, messenger messages and nuisance calls; it says switching off thousands of numbers helped cut complaints about the grandchild trick. The consumer centre of North Rhine-Westphalia, to which the public forwards suspect e-mails, logged 382,470 phishing e-mails in 2025, about 10% fewer than in 2024.

POLICE RECORDS

1,230,739

cases recorded by the authorities

The figure shown here is the number of fraud cases in the Police Crime Statistics for 2025, compiled by the Federal Criminal Police Office (BKA) from the state forces: 681,354 cases committed in Germany and 549,385 committed from abroad or an unknown place with the damage in Germany, 1,230,739 in all, with recorded losses of €4.91 billion. It covers every kind of fraud under sections 263 to 265e of the Criminal Code, attempts included: scams against individuals, but also fraud against businesses, insurers and the state and 133,817 cases of obtaining services by deception, mostly fare dodging. A case is counted when the police pass the file to the prosecutor, not when the crime happened.

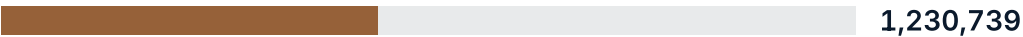
Among the cases were 214,618 frauds with stolen cards or payment data, 176,979 goods frauds and 32,439 investment frauds. Inside Germany police recorded 4,798 grandchild trick and shock call cases and 4,567 false police officer cases. Of the fraud committed in Germany, 60.0% was cleared up, with 297,040 suspects identified; of the fraud from abroad, 3.8%, with 18,613 suspects.

Fraud carries up to five years in prison, and up to ten in serious cases such as fraud by a gang or as a trade; computer fraud carries the same. Specialist prosecutors bring the large cases: the Bavarian cybercrime office has brought more than 100 indictments over fake trading platforms, and in April 2026 Bamberg prosecutors and Spanish police announced the closure of a shock call centre in Madrid, with four arrests.

Victims who told the police (estimated)



Cases recorded by the authorities



MOST COMMON

1. Online shopping
2. Prizes

By number, the commonest fraud is the online purchase that is paid for and never arrives: about half of the fraud incidents people described in the federal crime survey for 2023. The consumer centres' Fakeshop-Finder lets a buyer check a shop's address first.

By money, investment fraud dominates the police count: 32,439 cases in 2025 with losses of €1.52 billion, almost a third of all recorded fraud losses and about €47,000 a case. Almost nine in ten of these cases were run from abroad. Advertisements promise high returns from automated or AI-driven trading; the victim registers on a fake trading platform or app, sees invented profits, is pressed to pay in more and loses everything. Bavaria's justice ministry puts the take in Germany at more than €1 billion a year.

Fraud with stolen cards and payment data produced 214,618 recorded cases and €208 million, and the Bundesbank names phishing as a common method. Goods fraud, where a seller takes payment and does not deliver, accounted for 176,979 cases and €209 million. Telephone scams are fewer but costly: grandchild trick and shock calls took about €49.0 million in 2025, and false police officers €49.5 million, up from €30.1 million in 2024. In both, a caller invents an emergency or a threat to the victim's valuables and has cash, gold or jewellery handed over. The messenger version opens with 'Hello Mum, hello Dad, my phone is broken' and asks for a bank transfer.

GOVERNMENT RESPONSE

Germany fights fraud through many separate bodies, and on the evidence the system is strongest on rules for payments and weakest at reaching offenders abroad. Banks have duties in law: strong customer authentication and, since October 2025, the payee name check. Phone companies must block the commonest forms of number faking, and the Bundesnetzagentur switches off thousands of numbers a year. The Bundesbank's round table on fraud, set up in November 2025, produced a public campaign in October 2026 with financial, telecoms and retail firms and public bodies.

The results are mixed. Recorded fraud committed inside Germany fell by 8.4% in 2025, but fraud from abroad rose by 7.0% and recorded losses rose by 16% to €4.91 billion. Police cleared up 3.8% of the fraud cases committed from abroad, and only about a quarter of fraud incidents reach the police. The Bundesnetzagentur says it has no technical means of blocking calls, and that switching off a falsely displayed number is generally pointless because the calls come from another line. Internet providers often keep IP addresses for only a few days, which the bill before parliament would change.

The loss stays largely with victims: the law gives no refund for a transfer the victim made, and the federation of consumer organisations says banks repeatedly accuse victims of gross negligence. An EU agreement reached in late 2025 to widen the liability of banks and online platforms for payment fraud has still to be formally adopted.

Calculation Methodology & Sources

People scammed

- 9.7%. Where reliable survey data is not available, we estimate using mobile and broadband penetration.
- 9.7% of 70,086,991 adults.

People who lost money

- 55.5%. 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 €3.92b. Adding the 2,527,111 victims who lost money but are not in those records, at €301 each, gives €4.68b.
- 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\$339.85 = EUR 300.76.
- US dollars at 1.129983137 per EUR.
- Share of GDP: US\$5.29b against GDP of US\$5.05tn in 2025. World Bank, GDP (current US\$) 2025.

Money returned

- European Banking Authority and European Central Bank, 2025 Report on Payment Fraud, Table 1, page 45; Charts 20 and 21, pages 36 to 37.
- Card and transfer fraud refunded by payment firms, and money pulled back before it was lost. Worked out: card refunds EUR 104.6m (EUR 124.5m x 84% not borne by users), transfer refunds EUR 55.2m and money pulled back EUR 72.0m; banks returned EUR 231.8m (8.3% of the 59.5% of money lost through banks); EUR 47.4m 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

- 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%).
- 1,230,739: Fraud cases recorded by the police of Germany (Police Crime Statistics, cases committed in Germany and from abroad).

Most common

- Ranked by kinds of fraud recorded in the national crime survey (SKiD 2024). 26.9% of answers are methods such as phishing, or other, and are not ranked.

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