

United Kingdom

Population 69.6 million · Latest figures: 2025

Fraud is the most common crime in England and Wales. The national crime survey estimated 4.5 million frauds against adults in the year to March 2026, up from 4.2 million a year earlier and 3.4 million in 2017, and the number of victims rose 10% to 3.8 million. Banks and card companies counted £1.28 billion stolen across the United Kingdom in 2025, 4% more than in 2024.

The Home Office leads the response under its Fraud Strategy for 2026 to 2029, published in March 2026 with £250 million of funding. The City of London Police is the national lead force for fraud and runs Report Fraud, the reporting service that replaced Action Fraud on 4 December 2025. The National Crime Agency coordinates national operations, and Police Scotland handles fraud in Scotland. Three regulators set the rules for industry: the Payment Systems Regulator for bank transfers, the Financial Conduct Authority for financial firms, and Ofcom for phone networks and online platforms.

The main laws of recent years are the Online Safety Act 2023, which makes fraud a priority offence that platforms must act against, the rule that since October 2024 makes banks refund most victims of bank transfer scams, the offence of failure to prevent fraud for large organisations, in force since September 2025, and the Crime and Policing Act 2026, whose ban on SIM farms, the devices used to send scam texts in bulk, takes effect on 29 October 2026.



PEOPLE SCAMMED

4,305,504

7.8% of adults

Fraud reaches every group, with modest differences. In the crime survey for the year to March 2025 women were hit more often than men, and people aged 45 to 64 most of all: women aged 45 to 64 were victims at nearly twice the rate of people aged 75 and over. Disabled people and people in managerial and professional jobs were also hit more often than average.

In four frauds in five the victim never dealt with the criminal: a card or account was simply used. Where there was contact, it began by phone in 39% of cases, online in 32%, by email in 13% and in person in 9%, most often over buying or selling online, an investment offer, a parcel delivery or a new relationship. For bank transfer scams, banks' figures for 2025 show two thirds of cases starting online and 17% through calls and texts, which carry 28% of the money.

The payments regulator found that 54% of such scams in 2023 began on Meta's platforms: Facebook, including Marketplace, Instagram and WhatsApp. Common scripts are a caller posing as the bank's fraud team or the police, a text about a tax refund, a seller who takes payment and vanishes, and investment adverts, now often made with AI video and cloned voices. The Home Office estimates that more than two thirds of fraud has an overseas element, with groups working from West Africa, South East Asia, India and Eastern Europe and using internet calls to show British numbers.

PEOPLE WHO LOST
MONEY

3,140,434

73% of victims

Most frauds are card frauds and most of the money goes by bank transfer. Banks recorded 3.8 million cases of payments the customer did not authorise in 2025, 99% of them on cards: 3.2 million were stolen card details used to buy online, at an average of £132. Scams in which the victim is tricked into sending the money were far fewer, 248,070 cases, but took £576 million, 80% of it through Faster Payments, the instant transfer system, and mostly from mobile banking apps. The money passes through mule accounts lent or sold to criminals, four in ten of them by people aged 21 to 30: more than 22,000 muling cases were filed to the National Fraud Database in 2025, and the financial regulator counted 222,173 customers removed by firms as money mules.

Cryptocurrency is used both as the bait in investment scams and to launder the proceeds. Banks stopped £1.68 billion of unauthorised payments in 2025, 70p of every pound attempted. Confirmation of Payee checks the name on nearly every new payee, and since 30 October 2024 a bank may hold a suspicious payment for up to four business days.

Branch staff who suspect a scam call the police under the Banking Protocol, which prevented £58.8 million of losses in 2025. Mobile networks have blocked over a billion scam texts since 2022 and must block calls from abroad that show a UK landline number. The National Cyber Security Centre had removed 256,000 scams by July 2026 using reports from the public.

MONEY LOST

US\$3.35b

£2.54b in a year,
0.08% of GDP

Most frauds cost little. In the crime survey for England and Wales for the year to March 2025, the median loss in frauds where money was taken was £85, down from £100 in the two years before and £150 in the year to March 2020, and 28% of frauds took no money at all. A few large losses carry most of the money: losses of £1,000 or more were 10% of frauds with a loss but about 73% of the money taken.

Banks and card companies recorded £1.28 billion stolen across the United Kingdom in 2025, up 4%, in a record 4.06 million cases, according to the banking body UK Finance. Unauthorised fraud, mostly on cards, took £703.4 million, down 5%; the average card fraud case fell from £410 in 2015 to £158. Scams in which the victim was tricked into sending money took £576.4 million, up 19%.

Investment scams are the costliest: £221.5 million in 2025, 38% of those scam losses and the highest on record, up 40% in a year. Purchase scams were 71% of cases but averaged £671. Romance scams also reached a record, while invoice, CEO and police or bank impersonation scams fell to record lows.

MONEY RETURNED

US\$1.15b

34.3% of the money
lost

Most of the money returned in the United Kingdom is repaid by banks and card companies. A payment the customer did not authorise must be refunded by the next business day, with at most £35 borne unless the customer was grossly negligent. Since 7 October 2024 banks must also repay victims of transfer scams within five business days, up to £85,000 a claim, split between the sending and receiving bank. They may deduct £100 and refuse only for gross negligence or complicity, never for vulnerable customers. In its first 18 months the rule repaid 88% of the money in the claims it covers, £316 million.

On all transfer scams, banks returned £354.3 million of the £576.4 million lost in 2025, 61%, against 56% in 2024, says the banking body UK Finance: 80% for fake police or bank staff, 48% for investment scams. Little comes from the criminals: an independent review for the Payment Systems Regulator found that sending banks recovered 16% of claim value from the receiving accounts.

Payments abroad, cash, and crypto sent on from the victim's own account are outside the transfer scam rule. Police in Operation Henhouse 5, in February 2026, froze £9 million in accounts and seized cash and assets worth £18.1 million.

REPORTED

56%

of victims reported it

In the Crime Survey for England and Wales for the year to March 2025, 13.4% of frauds were reported to the police or Action Fraud, against 14.0% a year earlier and 18.5% in the year to March 2017. Of frauds not reported to them, 47.6% had been reported to a bank or building society.

Action Fraud, run by the City of London Police, recorded 383,176 fraud and computer misuse offences in the year to September 2025, up 8.3% from 353,765. Cifas referred 384,778 fraud offences and UK Finance 690,750, up 22% from 565,616. Report Fraud replaced Action Fraud on 4 December 2025 for England, Wales and Northern Ireland, and passes a report to a police force where there are strong lines of enquiry: 50,715 fraud offences went to forces in the year to March 2025, up 104% from 24,870. Police Scotland recorded 15,364 frauds in 2025-26, up 1% from 15,253. UK Finance members recorded 4,062,198 fraud cases in 2025, up 11% from 3,675,955, among them 248,070 authorised push payment scams, up 7% from 231,474.

The Financial Ombudsman Service received 30,428 fraud and scam complaints in 2025/26, down 14% from 35,416. The National Cyber Security Centre's scam email service had received more than 58 million reports by July 2026, and scam adverts reported to the Advertising Standards Authority are shared with the platforms and the Centre.

POLICE RECORDS

321,025

cases recorded by the authorities

The figure shown here is the number of fraud offences recorded by Action Fraud, the national reporting centre run by the City of London Police, from reports made by victims in England and Wales: 321,025 in the year to September 2025, 5% more than a year earlier. It leaves out Scotland, where police recorded 15,364 frauds in 2025-26, and Northern Ireland. It also leaves out the cases that the fraud prevention service Cifas (384,778) and the banking body UK Finance (690,750) passed on as intelligence, and 62,151 hacking and other computer misuse offences. With those the total was 1.46 million.

People who reported to Action Fraud in the year to October 2025 said they had lost £3.5 billion, about £10,300 a report. Since December 2025 reports go to its successor, Report Fraud.

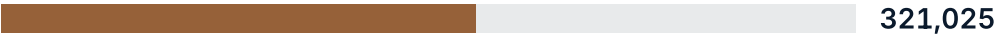
Few reports lead to an investigation. In the year to March 2025, 50,715 fraud offences were sent to police forces, about 4% of those recorded, and 5,530 cases ended in a charge or summons. Courts in England and Wales dealt with 5,263 defendants for fraud in the year to March 2026 and convicted 4,074, against 14,099 and 11,890 ten years earlier.

Fraud is charged under the Fraud Act 2006, with up to 10 years in prison, and money mules under money laundering law, with up to 14. In Operation Henhouse in February 2026, police forces across the UK made 557 arrests and seized £18.1 million. The National Audit Office found in 2022 that less than 1% of police staff worked on fraud.

Victims who told the police (estimated)



Cases recorded by the authorities



MOST COMMON

1. Card fraud
2. Online shopping

By number, card and bank account fraud dominates. In the crime survey for the year to March 2026 it made up 63% of frauds, 2.8 million: a card or account used without the owner's knowledge, usually stolen card details spent online. Consumer and retail fraud was 25%: goods or services paid for that never arrive or are not as described, fake sellers and tickets, bogus tradespeople. Advance fee fraud, where a payment is made for a promised loan, prize, job or relationship, was 9%, and other fraud, including investment fraud, 3%.

Reports to Action Fraud show what victims take to the police. In the year to September 2025 the largest groups were consumer and retail fraud (108,688, of which online shopping and auctions 49,566), advance fee fraud (59,868, including 10,393 dating scams), hacking of social media and email accounts (41,167) and investment fraud (25,778, up 24%).

By money, investment fraud leads. Among scams paid by bank transfer in 2025, banks recorded £221.5 million lost to investment scams, up 40%, in 14,893 cases. Purchase scams were 71% of cases but £118.1 million. Then came advance fee scams (£58.4 million), callers posing as the bank or the police (£55.5 million), false invoices (£41.3 million) and romance scams (£39.2 million, with an average of ten payments a case). The City of London Police counted 34,673 reports of investment fraud in 2025 and £879.8 million lost, about £25,600 each.

GOVERNMENT RESPONSE

The United Kingdom makes banks carry the loss and relies mostly on voluntary agreements with everyone else. The reimbursement rule of October 2024 splits the cost of a transfer scam between the bank that sent the money and the bank that received it. It returned 88% of the money in claims it covers, and an independent review for the regulator found transfer scam losses about £73 million a year lower than they would otherwise have been. Banks stop 70p of every pound of attempted unauthorised fraud. Phone companies and technology firms bear none of a victim's loss.

Their commitments sit in voluntary charters, signed by technology firms in 2023 and by six mobile networks and 13 other telecoms firms in November 2025. The government's own strategy calls progress by platforms uneven. Binding duties arrive later: Ofcom's rules on scam texts from January 2027 and the duty on large platforms to keep out fraudulent adverts, expected in 2027. Shared working has begun through the Online Crime Centre, opened in April 2026 with £31 million bringing police, intelligence agencies, banks, phone networks and technology firms together.

Results so far are poor. Frauds in the crime survey rose from 3.2 million in the year to March 2024 to 4.5 million two years later, against a 2023 target of 3.33 million, and transfer scam losses rose 19% in 2025. About 4% of recorded frauds are sent to a police force, prosecutions have fallen 56% since 2015, and a fraud case takes over 626 days to reach charge.

Calculation Methodology & Sources

People scammed

From one survey:

- 7.8%: Office for National Statistics, Crime in England and Wales: appendix tables, year ending March 2026, Appendix tables year ending March 2026, Table A3a (12 months to 28 February 2026).
- 7.8% of 55,198,765 adults.

People who lost money

From one survey:

- 72.9%: Office for National Statistics, Crime in England and Wales: appendix tables, year ending March 2026, Appendix tables year ending March 2026, Table C1 (12 months to 28 February 2026).

Money lost

- 3,140,434 victims who lost money, at an average of £810 each, gives £2.54b.
- Money taken before any refund. ONS publishes losses in bands: each loss is valued at the midpoint of its band and the open top band at its floor of GBP 40,000, giving GBP 617 per fraud with a loss and GBP 1.85 billion over 2,502,000 victims who lost money; losses of GBP 40,000 or more, which the survey counts at GBP 40,000, are valued at the US survey average above that amount.
- US dollars at 1.316700843 per GBP.
- Share of GDP: US\$3.35b against GDP of US\$4tn in 2025. World Bank, GDP (current US\$) 2025.

Money returned

- UK Finance, Annual Fraud Report 2026, Pages 13, 21, 30, 31 and 33.
- Banks reimbursed GBP 354.3m of authorised push payment scam losses; unauthorised fraud losses were GBP 703.4m. Worked out: GBP 354.3m reimbursed on transfer scams, plus GBP 703.4m of unauthorised fraud x 70.5%, the share of card fraud money not borne by users under the same law in the EU (EBA/ECB 2024 median); banks returned GBP 850.2m (50.7% of the 66.0% of money lost through banks); GBP 21.6m 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:

- 55.9%: Office for National Statistics, Crime in England and Wales: appendix tables, year ending March 2026, Fraud and computer misuse appendix tables year ending March 2025, Table 14 and Table 15 (12 months to 28 February 2026). Worked out: 13.44% reported to the police or Action Fraud, plus 86.56% not reported to them x (47.57% reported to financial authorities + 1.45% to other authorities).

Police records

- 13.4%: Office for National Statistics, Crime in England and Wales: appendix tables, year ending March 2026, Fraud and computer misuse appendix tables year ending March 2025, Table 14 (12 months to 28 February 2026).
- 321,025: Fraud cases recorded by the national fraud reporting centre Action Fraud, run by the City of London Police (reports from victims in England and Wales).

Most common

- Ranked by kinds of fraud recorded in the national crime survey (Crime Survey for England and Wales, year ending March 2026). 12.7% of answers are methods such as phishing, or other, and are not ranked.

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