Greece

Population 9.9 million · Latest figures: 2025

The Hellenic Police recorded 9,250 frauds in 2025, 42% more than the 6,531 of 2024 and almost 80% more than the 5,176 of 2022. Most of the growth is online: the police Cyber Crime Division opened 14,849 new cases in 2025, and 7,834 of them, over half, were internet fraud. Payment cards are the one area moving the other way. The Bank of Greece counted 363,101 fraudulent card transactions in 2025, 9% fewer than in 2024, worth €22.6 million, the same as the year before.

The response is led by the Ministry of Citizen Protection through the Hellenic Police. Its Cyber Crime Division is based in Athens, has a sub-division for northern Greece, reports directly to the Chief of Police and runs the Cyber Alert centre, which takes reports around the clock on 11188. The Bank of Greece oversees payment instruments and collects fraud figures from payment firms. The telecoms regulator EETT works with the mobile operators and the Hellenic Bank Association against calls that fake a bank's number. The National Cybersecurity Authority has a strategy for 2026 to 2030.

Fraud is prosecuted under article 386 of the Penal Code and computer fraud under article 386A. Law 5187 of 2025 set the present structure of the Cyber Crime Division, and since April 2025 EETT has had phone companies block calls from abroad that display Greek bank numbers, a block that covers every Greek landline number from May 2026.

PEOPLE SCAMMED

896,055

10.7% of adults

Scammers reach people in Greece mainly by phone call, SMS, email and social media. Phone scams are aimed above all at the elderly. In the best-known script, described by the Hellenic Police, a caller says that a close relative, usually the victim's child, has caused a road accident in which someone, usually a child, was killed or badly hurt. An accomplice comes on the line posing as the relative and begging for help, and a supposed nurse or ambulance worker is sent to collect cash for the doctors. Gangs have even driven victims to the bank to withdraw the money.

Other callers pose as the victim's accountant, say a tax or social insurance refund is waiting, and send a link to a copy of the bank's online banking page. Text messages claim to come from banks, the tax authority AADE, the electricity network operator DEDDIE, the social insurance fund EFKA or the health fund EOPYY, and speak of subsidies, traffic fines or refunds. Others use the name of the post office ELTA. People selling goods online are approached by fake buyers who send a courier link leading to a fake banking page. Investment scams are advertised with deepfake videos of politicians, doctors and celebrities, and romance scams end in requests to invest in cryptocurrency.

Some gangs work from Greece: in 2025 police arrested 104 people at two firms running call centres for investment fraud. Others work from abroad: a group of at least 80 people in Romania took €534,000 from 537 customers of one Greek bank.

PEOPLE WHO LOST MONEY

498,882

56% of victims

Money is taken in three main ways. The first is stolen online banking details: the victim types usernames, passwords and one-time codes into a fake page reached from a call, text or email, and the gang empties the account by transfer. The second is card fraud. The Bank of Greece counted 363,101 fraudulent card transactions worth €22.6 million in 2025. Nearly all remote card fraud, 98% by value, was online, mostly at merchants outside Greece, while fraud at shop terminals with lost or stolen cards fell to €1.4 million. The third is money the victim hands over: cash given to a collector in the fake accident scam, and transfers or cryptocurrency paid into fake investment schemes.

The police say investment fraud using cryptocurrency was the leading trend of 2025, and that stolen coins are moved through exchanges and free swapping services, which makes them hard to trace. Instant payments are growing fast: the IRIS system carried 95.4 million transactions in 2025, 66% more than in 2024.

What stops a payment is mostly done by banks and phone companies. Since April 2025 calls from abroad that display the numbers of Greek banks have been blocked, and the Hellenic Bank Association said in January 2026 that this kind of fraud had been eliminated. The block covers every Greek landline number from 19 May 2026, and mobile numbers are the next stage. The banks' credit bureau Tiresias is building systems to tell banks at once about lost or stolen identity cards.

MONEY LOST

US$187m

€165.5m in a year, 0.07% of GDP

The only official loss total in Greece is for cards. The Bank of Greece, the central bank, counted 363,101 fraudulent card transactions worth €22.6 million in 2025, the same value as in 2024 and down from €23.8 million in 2023, while the number fell 9%. Fraud took 0.019% of the value of card payments. European figures put fraudulent transfers reported by Greek payment firms at €12.2 million in 2024.

Recorded fraud is rising fast. The Hellenic Police recorded 9,250 frauds in 2025, up 41.6% from 6,531 in 2024 and 78.7% above 2022. Of these, 199 were serious enough to be felonies, the class that takes in frauds seeking a gain above €120,000. The police Cyber Crime Division opened 7,834 cases of internet fraud and online trading fraud in 2025.

The large losses come from investment scams, which the police name as the leading trend of 2025, often paid in cryptocurrency, and from phishing gangs that empty bank accounts: one group of at least 80 people took about €534,000 from 537 customers of one bank in 2021 and 2022.

MONEY RETURNED

US$19.9m

10.6% of the money lost

In Greece most of the money that comes back to victims is card fraud repaid by the firms in the card payment chain, with a smaller sum recovered by the police. The Bank of Greece, the central bank, counted €22.6 million of card fraud in 2025: cardholders bore 62% of the losses, the payment firms that accept cards for merchants 31% and the banks that issue the cards 7%, shared according to who was at fault.

In 2025 the police Cyber Crime Division, working through the anti-money-laundering authority with banks and foreign cryptocurrency exchanges, froze about €4.86 million and 56,000 USDT (a cryptocurrency pegged to the US dollar) as proceeds of online fraud. Of that, €4.21 million was returned to its owners and the rest was being returned. Cash seized in raids on scam call centres is lodged with the state Deposits and Loans Fund.

A customer who disputes a fraud loss with a bank does not take it to the central bank: disputes go to out-of-court mediation or the courts. The Hellenic Financial Ombudsman mediates free of charge and can issue a reasoned recommendation that is not binding. The Consumers' Ombudsman also mediates, if the customer has first tried to settle with the firm, the matter is generally no more than a year old and no court case has begun.

REPORTED

75%

of victims reported it

In the EU Fundamental Rights Survey of 2019, 24.6% of Greek victims of consumer fraud reported the latest incident: 15.4% to the shop or website, 4.0% to the police and 2.0% to a consumer body or authority.

Reports of online fraud go to the police Cyber Crime Division, whose 24-hour Cyber Alert centre took 37,969 calls in 2025. The Division handled 8,236 complaints filed on the gov.gr platform, 6,232 of them about internet fraud and online trading, and 2,932 by email, 1,241 of them about fraud. It opened 14,849 new cases, 7,834 of them for internet fraud and online trading, and received 2,497 orders from prosecutors to investigate, 892 of them for fraud. Frauds are also reported at police stations across the country: the Hellenic Police recorded 9,250 frauds in 2025, up 41.6% from 6,531 in 2024.

Card fraud reported by payment firms to the Bank of Greece came to 363,101 transactions in 2025, down 9% from 398,723 in 2024. The Bank of Greece does not rule on fraud disputes, which go to mediation bodies or the courts. The Hellenic Financial Ombudsman, which mediates between customers and banks, received 1,146 written complaints in 2024, up from 1,080 in 2023, and 416 of the 896 it could examine concerned payment instruments such as cards, up from 372.

POLICE RECORDS

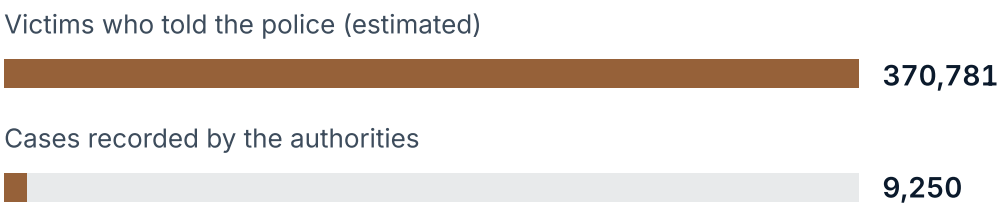
9,250

cases recorded by the authorities

The figure shown is the number of frauds recorded by the Hellenic Police in 2025, from its Statistical Yearbook: 9,250 offences. It covers fraud of every kind, against people and businesses, and counts attempts as well as completed frauds: 7,961 were completed and 1,289 were attempts. 199 were felonies and 9,051 were misdemeanours. By the end of the year 2,165 had been solved, 23%, and 7,085 had not. The count was 5,176 in 2022, 5,762 in 2023 and 6,531 in 2024.

The Cyber Crime Division keeps its own count of the cases it handles: 14,849 new cases in 2025, of which 7,834 were internet fraud, 1,837 concerned personal data, threats or defamation and 667 were hacking and related offences. Prosecutors sent it 2,497 orders to investigate, 892 of them for internet fraud. The Division arrested 128 people caught in the act and carried out 86 house searches. Of those arrests, 104 came from one raid on two companies running call centres for investment fraud.

Across the country police recorded 960 completed SMS phishing frauds and 111 attempts from January 2024 to February 2026. Cases are brought as fraud (article 386 of the Penal Code), computer fraud (386A), illegal access to information systems (370B), criminal organisation (187) and money laundering under Law 4557 of 2018. Fraud with an intended gain above €120,000 is a felony.



MOST COMMON

1. Online shopping
2. Card fraud

On the Cyber Crime Division's count, internet fraud and online trading fraud made up 7,834 of its 14,849 new cases in 2025, 53%, and 6,232 of the 8,236 complaints filed through gov.gr. The Division names investment fraud using cryptocurrency as the leading kind: victims are persuaded, often by a call centre or an advertisement with a faked video of a public figure, to open a digital wallet and pay into a scheme that does not exist. Romance scams follow the same path, with a partner met online who steers the victim into cryptocurrency.

Payment diversion also has a share: criminals break into a company's email and place themselves between it and its customers or suppliers. Phone fraud with faked caller numbers was frequent in 2025, typically a supposed accountant who promises a refund and obtains online banking codes. Phishing by email and SMS uses the names of banks, cryptocurrency exchanges, marketplaces, streaming services and couriers. Police across the country recorded 960 completed SMS phishing frauds from January 2024 to February 2026.

On the Bank of Greece's count of card fraud, 363,101 transactions worth €22.6 million in 2025, nearly all remote fraud is online and mostly at merchants abroad. Away from the internet, the standard methods are the fake accident call to an elderly person, callers posing as utility staff over unpaid bills or meter problems, fake rental listings and fake online sales.

GOVERNMENT RESPONSE

Greece's response runs through separate bodies that have begun to act together on particular problems. The clearest result is on faked caller numbers. The telecoms regulator EETT, the mobile operators and the Hellenic Bank Association began blocking calls from abroad that display Greek bank numbers in April 2025. The banks reported in January 2026 that this fraud had been eliminated, and the block extends to all Greek landline numbers from May 2026, with mobile numbers to follow. The police work with the banks' association, the National Cybersecurity Authority and EETT, and freeze money through the anti-money-laundering authority: about €4.9 million in 2025, of which €4.2 million went back to its owners. Card fraud fell from 0.016% of card transactions in 2024 to 0.013% in 2025.

The wider picture is less good. Frauds recorded by the police rose 42% in 2025 and by almost 80% in three years. More than three quarters of the frauds recorded in 2025 were unsolved at the end of the year. The money frozen is small beside €22.6 million of card fraud alone, and cardholders carried 62% of card fraud losses.

A customer in dispute with a bank must go to an ombudsman whose recommendation is not binding, or to court: the Bank of Greece does not rule on fraud disputes. EETT states that fraud itself lies outside its remit and belongs to the police. The police expect fraud to become more automated in 2026 and have named fake mobile base stations that send scam texts as an emerging threat.

Calculation Methodology & Sources

People scammed

- 10.7%. Where reliable survey data is not available, we estimate using mobile and broadband penetration.
- 10.7% of 8,336,251 adults.

People who lost money

- 55.7%. Where reliable survey data is not available, we estimate using mobile and broadband penetration.

Money lost

- €22.6m was lost in cases recorded by the authorities. Adding the 489,632 victims who lost money but are not in those records, at €155 each, gives €165.5m.
- 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$175.02 = EUR 154.89.
- US dollars at 1.129983137 per EUR.
- Share of GDP: US$187m against GDP of US$280.64b in 2025. World Bank, GDP (current US$) 2025.

Money returned

- Bank of Greece, Ekthesi Chrimatopistotikis Statherotitas, Maios 2026 (Financial Stability Review, May 2026), Table VI.3, page 90; Chart VI.6, page 92.
- Card and transfer fraud not borne by customers, and money the police returned to victims. Worked out: EUR 11.71m of card and transfer fraud not borne by customers, plus EUR 4.21m returned by the police Cyber Crime Division from frozen bank and exchange accounts; banks returned EUR 15.9m (16.2% of the 59.5% of money lost through banks); EUR 1.7m 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%).
- 9,250: Fraud cases recorded by the Hellenic Police (completed and attempted).

Most common

- Ranked by kinds of fraud recorded in the Fundamental Rights Survey 2019. 0.0% of answers are methods such as phishing, or other, and are not ranked.

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