

Japan

Population 123.1 million · Latest figures: 2025

Japan's police recorded 43,000 scam cases in 2025 with 325.7 billion yen lost, up 37.5% in cases and 63.6% in money on 2024. The count joins two series of the National Police Agency: what it calls special fraud, mostly phone scams by callers posing as police, officials or relatives (27,832 cases, 142.3 billion yen), and scams that start on social networks, investment and romance (15,168 cases, 183.4 billion yen). The phone scam group set a record for cases and money, beating the 25,667 cases of 2004. From 2026 the agency counts both groups together, and the first eight months of 2026 show 29,687 cases and 236.1 billion yen, up 14.4% and 33.2%.



A Cabinet committee, the Ministerial Council on Crime Countermeasures, leads the response. It adopted a first national plan in June 2024, a second in April 2025 and emergency measures on 28 July 2026 that call 2025 the worst year on record. The National Police Agency leads enforcement, the Financial Services Agency oversees banks, and the communications ministry oversees phone companies and large platforms.

Two laws passed in 2026. In May an amendment to the mobile phone misuse law brought identity checks for data only SIM cards, and in June an amendment to the criminal proceeds law raised the penalties for selling bank accounts and created a new offence for moving money for others.

PEOPLE SCAMMED

4,236,719

4.0% of adults

Older people lose the most money, but young adults are now hit far more often. In 2025 people aged 65 and over were 51.3% of cases, down 14.0 points, and 59.2% of the money. Cases among people in their 20s and 30s rose from 2,612 to 6,203 in a year, driven by callers posing as police: victims in their 30s were the most frequent, while people in their 70s lost the most. In scams that start on social networks about 60% of victims are men, mostly in their 40s to 60s.

Investment scams begin with banner advertisements (39.7% of cases) or direct messages (37.3%) on Instagram, YouTube, LINE, TikTok, Facebook and X, and about 90% of those reached are moved into a LINE group. Romance scams begin on matching apps (32.7%), Instagram (22.8%) and Facebook (18.6%).

The telephone is still the first contact in 78.8% of phone scam cases, 21,940 in 2025, and first contact by mobile phone rose about 2.2 times. Police logged 331,653 calls probing for addresses and savings, and 75.5% of the numbers used in crimes were international. Police found 11 call bases inside Japan in 2025, against 29 in 2024. Police arrested 54 suspects linked to scam bases abroad in 2025, in Thailand, Cambodia, the Philippines and Malaysia, and Japanese people who worked at such bases told police their passports and phones were taken.

PEOPLE WHO LOST MONEY

2,865,882

68% of victims

Bank transfers carry most of the money. In 2025 police recorded 16,894 phone scam cases paid by transfer, with 82.3 billion yen lost, 57.8% of the total. Of this, internet banking took 49.5 billion yen, ATMs 26.5 billion and the bank counter 6.2 billion. Cash handed to a courier or collector was 28.5 billion yen, and crypto assets sent by the victim 19.7 billion yen in 1,243 cases, up 927.3%. Crypto took 24.8 billion yen in romance scams and 21.6 billion in investment scams.

Account sellers feed the system: police made arrests in 5,315 cases of selling bank accounts and phones and similar offences, and 3,657 people. Phishing is counted apart, with 2,454,297 reports and 4,747 unauthorised internet banking transfers worth 10.4 billion yen. Staff at banks and convenience stores stopped 17,962 cases in 2025, worth 15.3 billion yen, a prevention rate of 39.8%. Banks and police share data on likely victims: 47 police headquarters and 938 financial institutions are linked.

In September 2025 the Financial Services Agency asked banks to tighten internet banking limits and checks. On phones, about 480,000 procedures to suspend international calls on landlines were completed in 2025, police recommend two apps that screen scam calls, and identity checks by reading the ID card chip are required for mobile contracts opened online from April 2026.

MONEY LOST

US\$2.79b

¥417.34b in a year,
0.06% of GDP

Most lost money does not come back. Under the Remittance Fraud Relief Act, banks freeze accounts used for scams and the Deposit Insurance Corporation publishes notices so that claims on the balance can be paid to victims. In the year to March 2026, notices covered 74,478 frozen accounts holding 14.7 billion yen, and 6.03 billion yen was paid to victims, 82.0% of the money in procedures that ended, against 4.91 billion in the year before. That is about 1.9% of the 325.7 billion yen the police recorded as lost in 2025, although the periods differ.

The Act covers money sent by bank transfer to an account that is still frozen. A payment from an account holding less than 1,000 yen is not made, and 32,869 of the accounts in the notices were in that group. If the balance is smaller than the total claims it is split in proportion to each loss, and the procedure generally takes at least half a year. A victim must apply within a window of at least 30 days.

A second route, a recovery benefit, pays victims from proceeds that a court confiscates. Banks compensate customers for unauthorised internet banking withdrawals under a 2008 Bankers Association agreement: in the year to March 2025, 78.9% of 11,772 decided cases were compensated. Forged or stolen cash cards have their own rules.

REPORTED

60%

of victims reported it

In the Ministry of Justice's crime victim survey, 19.2% of people who were scammed told the police, and 4.0% of people were scammed in the year. Counts of reports show where the rest go.

Police handled about 2.77 million consultations of all kinds in 2025 and recognised 72,532 fraud cases. The National Consumer Affairs Center and local consumer centres took 1,006,377 consultations in the year to March 2026, up from 913,355, with about 8,500 on bills for services never used. The Financial Services Agency's user desk received 58,371 consultations in 2025, of which 10,256 were about fraudulent investment offers. The Council of Anti-Phishing Japan, an industry body, received 2,454,297 phishing reports. The police internet hotline analysed 633,036 reports of illegal and harmful online content, and 14,241 posts recruiting people for crime were found.

Police and banks share data through agreements with 938 financial institutions, and from 1 June 2026 the National Police Agency relays enquiries from police to banks to follow victims' money. Recognised fraud cases rose 26.5% in 2025 and consumer consultations 10.2%.

POLICE RECORDS

43,000

cases recorded by the authorities

The National Police Agency counts the cases police recognise and the loss recorded in them. Special fraud covers phone scams that obtain cash by transfer, handover or card theft. From 2025 scams that start on social networks, investment and romance, are listed apart, and from 2026 they are counted within it. Card fraud (about 51 billion yen in 2025, from the credit card industry), phishing and unauthorised internet banking transfers sit in other series.

Across all fraud, police recognised 72,532 cases in 2025 against 57,324 in 2024, with about 403 billion yen lost, up 31.1%. They cleared 17,448 cases and arrested 9,486 people, but the clearance rate fell to 24.1% from 28.2%. For phone scams, police cleared 6,575 cases and arrested 2,338 people, and for social network investment and romance scams 630 cases and 397 people. Most arrests, 59.0%, were of people who collect cash and cards. Among cleared cybercrime cases, computer fraud was 1,212 and breaches of the criminal proceeds law 1,012.

Arrests for the main money raising crimes of loose, anonymous criminal groups rose to 6,679 in 2025, 3,075 of them for fraud. Joint investigation teams cleared 535 phone scam cases. In the first eight months of 2026 police cleared 5,443 cases and arrested 1,949 people.

Victims who told the police (estimated)



Cases recorded by the authorities



MOST COMMON

1. Card fraud
2. Online shopping
3. Government impersonation

Phone scams in which the caller pretends to be a relative, an official or police dominate. In 2025 this type had 14,489 cases, 52% of phone scam cases, and 113.8 billion yen, 80% of the loss. Within it, fake police scams were 11,014 cases and 100.5 billion yen: callers say the victim's account was used in a crime and tell them to move money for checking. Fictitious fee demands for services never used were 5,706 cases and 13.2 billion yen, and refund scams, where callers say a refund is due and lead victims to an ATM, 3,179 cases and 6.2 billion yen.

Among social network scams, investment scams had 9,523 cases and 128.8 billion yen, and romance scams 5,645 cases and 54.6 billion yen. Their loss per case is the highest, about 12 million yen a case. In 2026 investment scams grew most, to 93.7 billion yen in eight months, up 53.8%, while fake police scams lost 72.9 billion yen. Fake gold bullion deals took 6.0 billion yen in 173 cases, and fake company president emails appeared in December 2025.

Phishing is also common: 2,454,297 reports, with 4,747 unauthorised internet banking transfers. In consumer consultations, online shopping was the leading method, 225,388 in the year to March 2026, and regular purchase traps 98,455.

GOVERNMENT RESPONSE

Japan has a Cabinet committee, written plans and a growing set of links between police, banks and phone companies, but results lag behind. Plans of June 2024 and April 2025 and emergency measures of July 2026 cover protecting people, cutting the supply of offenders and taking away their tools. Police and banks have agreements with 938 financial institutions, 39 prefectures use the Saitama model, in which police tell banks about accounts known to be misused, and a framework to trace and freeze victims' money began with nine banks in June 2026 and has 20 from October. A rule letting banks share information on misused accounts applies from 1 April 2027. Planned steps include a cooling off period before new crypto accounts send to private wallets.

The outcomes are weak. Losses rose 63.6% in 2025 and 33.2% in the first eight months of 2026. The clearance rate for fraud fell to 24.1%, and staff at banks and shops stopped 39.8% of cases, down 9.5 points on 2024. Frozen money paid to victims in the year to March 2026 was 6.03 billion yen, against 325.7 billion lost in 2025.

Bank compensation rules are written for unauthorised withdrawals, so a victim who sends money after a deception relies on the relief law, which covers transfers to frozen accounts. Data only SIM cards need no identity check until the 2026 law takes effect, by government order within a year. The Cabinet itself calls the situation extremely critical.

Calculation Methodology & Sources

People scammed

From one survey:

- 4.0%: Ministry of Justice, Research and Training Institute, 第6回犯罪被害実態(暗数)調査 (The Sixth National Crime Victimization Survey), Research Department Report 67, Figure 1-2-2-1-1, report page 7 (any fraud: 4.0% in 2023; 9.2% in five years) (2023).
- 4.0% of 105,917,976 adults.

People who lost money

- Borrowed from Indonesia, India, Malaysia, the Philippines, Singapore, Thailand and Vietnam: 67.6%. Average of the shares measured in Indonesia (60.0%), India (65.5%), Malaysia (72.4%), the Philippines (80.8%), Singapore (58.1%), Thailand (79.2%) and Vietnam (57.6%).

Money lost

- ¥325.74b was lost in cases recorded by the authorities. Adding the 2,822,882 victims who lost money but are not in those records, at ¥32,450 each, gives ¥417.34b.
- 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\$216.83 = JPY 32,449.78.
- US dollars at 0.006681905 per JPY.
- Share of GDP: US\$2.79b against GDP of US\$4.44tn in 2025. World Bank, GDP (current US\$) 2025.

Reported

From one survey:

- 59.7%: Ministry of Justice, Research and Training Institute, 第6回犯罪被害実態(暗数)調査 (The Sixth National Crime Victimization Survey), Research Department Report 67, Figure 1-2-2-1-3, report page 11; Table 3-3-1-4, report page 136; Tables 3-3-2-11 to 3-3-2-14, pages 151 to 152 (2023). Worked out: 80 of 417 victims told the police; of those who did not, 169 said they told the card company or another body instead (card misuse 147, consumer fraud 13, identity misuse 9, special fraud 0); 249 of 417.

Police records

- 19.2%: Ministry of Justice, Research and Training Institute, 第6回犯罪被害実態(暗数)調査 (The Sixth National Crime Victimization Survey), Research Department Report 67, Figure 1-2-2-1-3, report page 11; questions 20-D, 21-D, 23-C and 24-C, pages 248 to 253 (2023).
- 43,000: Special fraud and social network investment and romance fraud cases recorded by the National Police Agency (cases the police recognised).

Most common

- Ranked by kinds of fraud suffered in 2023 (Sixth National Crime Victimization Survey). 20.8% of answers are methods such as phishing, or other, and are not ranked.

Sources

- Armidale, ASEAN Consumer Scam Report 2026 for the GSMA (figures computed from the respondent data) (4 September 2026). Survey. Online survey of adults aged 18 and over in each country (Milieu Insight panel). Original https://www.gsma.com/about-us/regions/asia-pacific/gsma_resources/asean-consumer-scam-report-2026/

- Cabinet Secretariat, Emergency measures against fraud and stalking harm (28 July 2026). Official source. Emergency measures adopted by the Ministerial Council on Crime Countermeasures. Original https://www.cas.go.jp/jp/seisakukaigi/hanzai/kettei/260728/kinkyutaisaku_honbun.pdf ·
- Cabinet Secretariat, Comprehensive Measures 2.0 to protect the public from fraud (22 April 2025). Official source. Second national plan against fraud. Original <https://www.cas.go.jp/jp/seisakukaigi/hanzai/kettei/250422/honbun-1.pdf> ·
- Cabinet Secretariat, Progress on the Comprehensive Measures 2.0 to protect the public from fraud, as at end May 2026 (28 July 2026). Official source. Status of each measure with figures on banks, phones and enforcement. Original https://www.cas.go.jp/jp/seisakukaigi/hanzai/kettei/260728/sogotaisaku_honbun.pdf ·
- Cabinet Secretariat, Comprehensive Measures to protect the public from fraud (18 June 2024). Official source. First national plan against fraud. Original <https://www.cas.go.jp/jp/seisakukaigi/hanzai/kettei/240618/honbun.pdf> ·
- Deposit Insurance Corporation of Japan, Notices given under the Remittance Fraud Relief Act in fiscal 2024 (9 May 2025). Official source. Frozen accounts, balances and payments to victims in the year to March 2025. Original <https://www.dic.go.jp/yokinsha/content/250509koukoku.pdf> ·
- Deposit Insurance Corporation of Japan, Notices given under the Remittance Fraud Relief Act in fiscal 2025 (8 May 2026). Official source. Frozen accounts, balances and payments to victims in the year to March 2026. Original <https://www.dic.go.jp/yokinsha/content/260508koukoku.pdf> ·
- Financial Services Agency, Questions and answers on the Remittance Fraud Relief Act (25 September 2025). Official source. How freezing, notices and payments to victims work; date is that of the saved file. Original https://www.fsa.go.jp/policy/kyuusai/kyuusai_pdf/11.pdf ·
- Financial Services Agency, Unauthorised internet banking transfers, March 2026 (30 June 2026). Official source. Cases and compensation outcomes by fiscal year. Original <https://www.fsa.go.jp/news/r7/ginkou/20260630.html> ·
- Financial Services Agency, Request to banks on preventing misuse of accounts and internet banking (12 September 2025). Official source. Requests on transfer limits and checks. Original <https://www.fsa.go.jp/news/r7/sonota/20250912/20250912.pdf> ·
- Financial Services Agency, Consultations received by the Financial Services Agency user desk, January to March 2025 (11 June 2025). Official source. Consultation counts by topic including fraudulent investment offers. Original https://www.fsa.go.jp/soudan/2025soudan01-03/202501-03_honbun.pdf ·
- Financial Services Agency, Consultations received by the Financial Services Agency user desk, April to June 2025 (5 September 2025). Official source. Consultation counts by topic including fraudulent investment offers. Original https://www.fsa.go.jp/soudan/2025soudan04-06/202504-06_honbun.pdf ·
- Financial Services Agency, Consultations received by the Financial Services Agency user desk, July to September 2025 (5 December 2025). Official source. Consultation counts by topic including fraudulent investment offers. Original https://www.fsa.go.jp/soudan/2025soudan07-09/202507-09_honbun.pdf ·
- Financial Services Agency, Consultations received by the Financial Services Agency user desk, October to December 2025 (6 March 2026). Official source. Consultation counts by topic including fraudulent investment offers. Original https://www.fsa.go.jp/soudan/2025soudan10-12/202510-12_honbun.pdf ·
- Japanese Bankers Association, Agreement on compensation for unauthorised internet banking transfers (19 February 2008). Official source. Industry body paper setting out when banks compensate individual customers. Original <https://www.zenginkyo.or.jp/news/2008/n2933/> ·
- Ministry of Justice, Research and Training Institute, 第6回犯罪被害実態(暗数)調査 (The Sixth National Crime Victimization Survey), Research Department Report 67 (26 March 2025). Survey. Government victimisation survey of people aged 16 and over, fieldwork 19 January to 29 February 2024 with 2023 as the reference year. English abstract archived as [sources/JP/moj-ncvs6-abstract-2025.pdf](https://www.moj.go.jp/content/001435645.pdf). Original <https://www.moj.go.jp/content/001435645.pdf> ·
- National Consumer Affairs Center of Japan, Consumer consultations in fiscal 2025 (PIO-NET) (5 August 2026). Official source. Consultation counts by method and type for the year to March 2026. Original https://www.kokusen.go.jp/pdf/n-20260805_1.pdf ·
- National Police Agency, Cybercrime situation in 2025 (1 March 2026). Official source. Cybercrime consultations and cleared cases in 2025; extract of the report, cover dated March 2026. Original https://www.npa.go.jp/publications/statistics/cybersecurity/data/R7/R07_cyber_jousei.pdf ·
- National Police Agency, Crime situation in 2025 (confirmed figures) (1 February 2026). Official source. All fraud recognised, cleared and arrested in 2025; cover dated February 2026. Original https://www.npa.go.jp/publications/statistics/crime/situation/r7_hanzaijyousei_kakuteichi.pdf ·

- National Police Agency, Act amending the Act on Prevention of Transfer of Criminal Proceeds: outline (10 June 2026). Official source. Higher penalties for selling bank accounts and a new offence of moving money for others; dated June 2026. Original https://www.npa.go.jp/sosikihanzai/jafic/hourei/260610/05_sankousiryoku.pdf ·
- National Police Agency, Public and private framework against fraud: release of 30 September 2026 (30 September 2026). Official source. Tracing and freezing framework with banks and the 2025 loss figure. Original <https://www.npa.go.jp/bureau/criminal/souni/tokusyusagi/20260930.pdf> ·
- National Police Agency, Special fraud and social network investment and romance fraud in 2025: press release (22 May 2026). Official source. Provisional 2025 figures by type, age, first contact and arrests; released before the final figures. Original https://www.npa.go.jp/bureau/criminal/souni/tokusyusagi/hurikomesagi_toukei2025.pdf ·
- National Police Agency, 令和7年における特殊詐欺及びSNS型投資・ロマンス詐欺の認知・検挙状況等について(確定値) (2 July 2026). Official source. Final 2025 figures: 43,000 cases and 3,257.4 oku yen lost in special fraud and SNS investment and romance fraud. Original https://www.npa.go.jp/bureau/criminal/souni/tokusyusagi/sagi_keihatsu2025.pdf ·
- National Police Agency, Special fraud and social network investment and romance fraud, January to August 2026 (24 September 2026). Official source. Cases, losses and arrests for the first eight months of 2026. Original <https://www.npa.go.jp/bureau/criminal/souni/tokusyusagi/kouhou.pdf> ·
- National Police Agency, Special fraud and social network investment and romance fraud, first half of 2026 (5 August 2026). Official source. Half year figures for 2026 and the measures against phone numbers used in scams. Original https://www.npa.go.jp/bureau/criminal/souni/tokusyusagi/sagi_keihatsu2026_teisei.pdf ·
- UN DESA, World Population Prospects 2024 (medium variant) (11 July 2024). Official source. Modelled estimates built from censuses and surveys. Original <https://population.un.org/wpp/> ·
- World Bank, Official exchange rate (local currency units per US\$, period average) 2025 (8 October 2026). Official source. Annual average of official exchange rates reported by national authorities. Original <https://data.worldbank.org/indicator/PA.NUS.FCRF> ·
- World Bank, GDP (current US\$) 2025 (8 October 2026). Official source. National accounts estimates that are revised as countries report. Original <https://data.worldbank.org/indicator/NY.GDP.MKTP.CD> ·