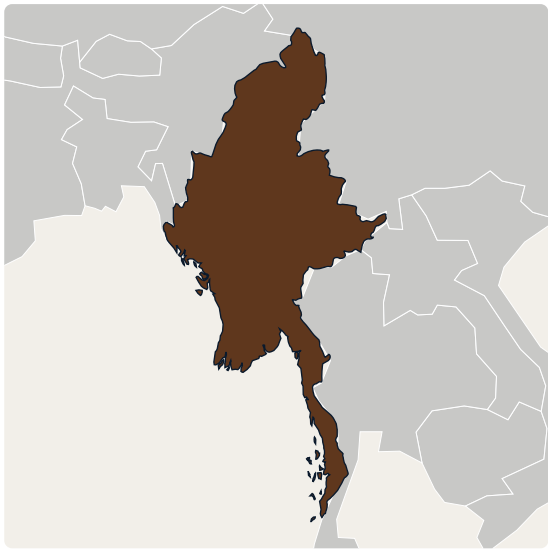
Myanmar

Population 54.9 million · Latest figures: 2025



Cybercrime cases recorded by the Myanmar Police Force rose from more than 300 in 2021 to over 500 in 2025. The larger official number is the crackdown on the compounds. From 5 October 2023 to 29 September 2026 the authorities arrested 76,486 people in online scam and online gambling operations and deported 73,258 of them. By 11 December 2025, 70,135 foreign nationals from 54 countries had already been sent home.

The Ministry of Home Affairs leads, through the police. A Central Supervisory Committee on Combatting Telecom Fraud and Online Gambling was formed on 10 December 2025 by Order 52/2025 and reconstituted in 2026. The home affairs minister chairs it and the foreign minister is first vice-chairman. It joins the telecoms ministry, the central bank and the Financial Intelligence Unit, and it takes complaints from victims. A National Anti-Scam Centre was planned for the 2026-27 financial year. The Anti-Online Scam Law, Pyidaungsu Hluttaw Law No. 3/2026 of 31 July 2026, provides for that centre and for a pause on payments.

The Cybersecurity Law, State Administration Council Law No. 1/2025, was enacted on 1 January 2025 and has been in force since 30 July 2025. In the published English text, stealing online financial assets carries 2 to 7 years in prison, and a fine can be added. A new anti-money laundering law was enacted in 2026. The national strategy against money laundering and terrorist financing, for 2024 to 2028, was promulgated on 21 October 2024.

PEOPLE SCAMMED

3,180,288

8.2% of adults

Myanmar citizens are among the people hit, including by calls placed from compounds that also target people abroad. The deputy home affairs minister said that between 2023 and November 2025 about 800 people in Myanmar experienced online scams and filed complaints. The Office of the President says love scams, built on a fake show of affection, fall particularly on women and older people. The same account names callers who pretend to be staff of KPay, KBZ Bank's wallet, or of Wave Money, and messages that dangle a prize.

Contact is by phone, by message and on social media. Police have taken down Facebook and Telegram accounts tied to online slot games, including games known as buffalo games. They prosecute sellers of illegal Thai lottery tickets, and prize draws of cars, land and houses, under the gambling law. SIM cards are part of the toolkit: in September 2023 operators were told to re-register every card against the national identity register, and a card that misses the update is switched off.

The call floors sit in border districts. Official accounts place them in Laukkai and Muse in northern Shan State, and in Shwe Kokko and KK Park in Myawady township, Kayin State, on the Thai border. The state press says the activity was traced in Myanmar after 2019, that the main operators are foreign, and that they work where armed groups hold the ground. After joint work with China's Ministry of Public Security in northern Shan, officials said the operations shifted south.

PEOPLE WHO LOST MONEY

2,322,975

73% of victims

Payments leave by mobile wallet and by bank transfer. Official warnings name KPay and Wave Money: a caller pretends to be the wallet's own staff and talks the person into sending the money. In September 2025 the central bank told banks and wallet firms to watch MMQR shop payments, and to send larger mobile payments through a bank channel: the bank's app, CBM-NET or the clearing house.

The stop on a suspect payment is a 72-hour block. Under the central bank procedure reported on 2 November 2023, the firm checks a scam complaint and, where the report holds, freezes the suspected accounts for 72 hours. Within 24 hours it sends those accounts and their transactions to the central bank and the Financial Intelligence Unit. The freeze continues once the police have opened a case, and it ends at 72 hours if the station has not confirmed one. From 2023 to 2025 police blocked more than 2,300 SIM cards, switched off 456 linked numbers and blocked over 1,900 Pay accounts used for online gambling.

Two further gates sit on the phone and on coins. From 1 April 2026 a handset off the Central Equipment Identity Register gets 30 days of service and then stops. Notification 9/2020, of 15 May 2020, says Bitcoin and similar coins are not legal tender and that banks are barred from trading them. A notice of 24 May 2024 says USDT is being traded, including by hundi transfer shops, and that those accounts are being closed under the anti-money laundering law and the financial institutions law.

MONEY LOST

US$96.4m

MMK 202.5b in a year, 0.12% of GDP

When money is stopped, it is stopped by freezing the account it landed in. On a mobile-money scam complaint the provider blocks the suspected accounts for 72 hours and, within 24 hours, sends the details and the transactions to the central bank and the Financial Intelligence Unit as a suspicious-transaction report. Where the police confirm that a case is open, the investigation continues. Where the station has not confirmed a case, the block ends at 72 hours.

Police have also closed accounts in batches. Between 2023 and 2025 they blocked over 1,900 Pay accounts used to pay into or cash out of online gambling, with more than 2,300 SIM cards and 456 phone numbers linked to them. Since December 2025 the Central Supervisory Committee is charged with seizing funds and assets obtained from scams, and with having operators and internet providers block the numbers, websites and accounts. The Anti-Online Scam Law of 31 July 2026 has a chapter on suspending financial flows and on taking action.

A sum the victim was talked into sending sits outside that short freeze. In September 2025 the central bank told banks and wallet firms that weak monitoring of suspicious payments, including on MMQR, can bring administrative action. The statement of 1 August 2026 says many illicit transactions run through financial systems outside Myanmar. Inside the country the central bank is closing accounts tied to USDT trading and to hundi shops that use it.

MONEY RETURNED

US$4.1m

4.3% of the money lost

US$4.1m (MMK 8.63b) of it was returned to victims, 4.3% of the money lost.

REPORTED

75%

of victims reported it

Reports go to a police station and to the bank or mobile wallet, and the two are linked. The central bank procedure, set out in the state press on 2 November 2023, has the provider's complaint desk take the report and the local station open a case. Police then contact the bank or the wallet. The firm blocks the suspected accounts for 72 hours and reports them to the central bank and the Financial Intelligence Unit within 24 hours. The Central Supervisory Committee, formed on 10 December 2025, also takes complaints from scam victims and sends them to the departments that can block numbers, websites and accounts.

The counts use different bases, and the police series has risen. Cybercrime cases recorded by the Myanmar Police Force went from more than 300 in 2021 to over 500 in 2025. The deputy home affairs minister said about 800 people in Myanmar filed complaints of online scams between 2023 and November 2025. By December 2025 police had taken action in 107 online gambling cases. Across 2023 to 2025 they acted on over 2,000 Facebook, Telegram and other accounts linked to online games, blocked more than 2,300 SIM cards, disabled 456 phone numbers and blocked over 1,900 Pay accounts.

The committee is where those channels meet. Members include home affairs, foreign affairs, the telecoms ministry, the central bank and the Financial Intelligence Unit. In December 2025 the committee described a National Anti-Scam Centre as work for the 2026-27 financial year.

POLICE RECORDS

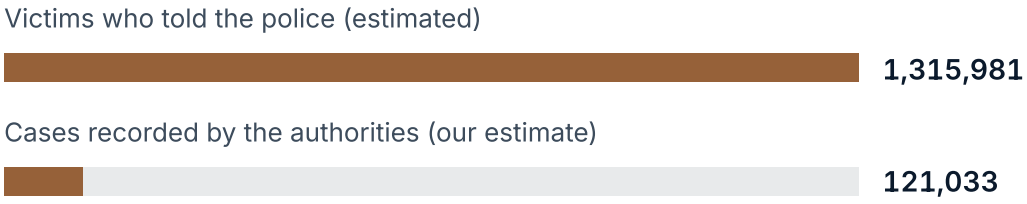
121,033

our estimate of cases recorded by the authorities

The figure shown here is an estimate of 121,033 scam cases recorded by the authorities in 2025, with 141.56 billion kyat lost. It takes the average cases recorded per adult in Indonesia, Malaysia, the Philippines, Singapore, Thailand and Vietnam, and applies that rate to adults in Myanmar. The money takes those countries' recorded losses as a share of their economies and applies the share to Myanmar's economy, in kyat. It stands for the scale a register of that kind would hold.

The police force's own cybercrime series is the one given in Vienna on 16 March 2026. Cases rose from more than 300 in 2021 to over 500 in 2025, and many of them are also human trafficking, narcotics, forced labour and money laundering. Beside that series, the deputy home affairs minister said about 800 people in Myanmar filed online-scam complaints between 2023 and November 2025. By December 2025 police had taken action in 107 online gambling cases.

Compound work is counted in people and buildings. From 5 October 2023 to 29 September 2026 the authorities arrested 76,486 people in online scam and online gambling operations and deported 73,258. By 9 January 2026, 635 buildings at KK Park had been demolished, and 77 in Shwe Kokko Myaing village as well. A clearance reported on 4 December 2025 seized 3,310 computers, 21,870 mobile phones and 102 Starlink terminals. Cases use the Cybersecurity Law. In the published English text, theft of online financial assets carries 2 to 7 years.



MOST COMMON

1. Online shopping
2. Jobs
3. Investment

Officials describe two clusters. One is scams against people inside Myanmar. The other is online scam and online gambling run from border compounds, aimed both at people abroad and at people in Myanmar.

At home, government warnings name love scams, prize bait and fake wallet staff. Love scams use a false identity and, the President's Office says, fall particularly on women and older people. A caller pretends to work for KPay, the KBZ Bank wallet, or for Wave Money, and steers the person into a transfer. Prize messages claim a win. Police add illegal Thai lottery sales and draws of cars, land and houses under the gambling law, and online slot games, including those known as buffalo games. By December 2025 they had acted in 107 online gambling cases. From 2023 to 2025 they blocked over 1,900 Pay accounts that took gambling money, and acted on over 2,000 Facebook, Telegram and other accounts linked to those games.

The compounds are deception over phone and internet networks, run at a large scale. Official accounts place them in Laukkai and Muse in northern Shan State and in Shwe Kokko and KK Park at Myawady, on the Thai border, and say the operators are mostly foreign. Joint work with China's Ministry of Public Security suppressed sites in northern Shan, after which officials said the activity moved south. The same buildings house online gambling beside the scam calls. Video clones of a relative's face and voice are the newer script named for people at home.

GOVERNMENT RESPONSE

Myanmar has put banks, wallet firms and phone companies under shared duties.

The Central Supervisory Committee, formed on 10 December 2025 by Order 52/2025 and reconstituted in 2026, is chaired by the home affairs minister. The telecoms ministry, the central bank and the Financial Intelligence Unit sit with it. It takes complaints, has operators block numbers and accounts, and is charged with seizing scam proceeds. The Anti-Online Scam Law of 31 July 2026 writes an Anti-Scam Centre, regional committees and a suspension of payments into statute. Banks and wallets already freeze a suspected account for 72 hours and report it within 24 hours. In September 2025 the governor said weak monitoring of shop payments can bring administrative action. From 1 April 2026 a handset off the equipment register keeps service for 30 days only.

The clearances are far larger than the police register. Arrests from 5 October 2023 reached 76,486 by 29 September 2026, with 73,258 deported, and all 635 buildings at KK Park were demolished by 9 January 2026. Cybercrime cases still rose, from more than 300 in 2021 to over 500 in 2025. The 72-hour freeze ends unless police confirm a case, so a payment the victim sent can move once that window closes. On 1 August 2026 the government said many of these transactions run through financial systems outside Myanmar. At home the central bank is closing USDT and hundi accounts, beside joint police work with China.

Calculation Methodology & Sources

People scammed

- 8.2%. Where reliable survey data is not available, we estimate using mobile and broadband penetration.
- 8.2% of 39,019,547 adults.

People who lost money

- 73.0%. 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 MMK 141.56b. Adding the 2,201,942 victims who lost money but are not in those records, at MMK 27,677 each, gives MMK 202.5b.
- 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$13.18 = MMK 27,677.18.
- US dollars at 0.00047619 per MMK.
- Share of GDP: US$96.4m against GDP of US$81.67b in 2025. World Bank, GDP (current US$) 2025.

Money returned

- Estimated: the median share of money recovered in lower-middle-income countries that publish it: Bangladesh (1.1%), Egypt (7.6%), India (4.3%), Nigeria (0.3%), the Philippines (6.6%), Pakistan (6.2%) and Vietnam (2.0%).

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%).
- 121,033: Scam cases recorded by the authorities, estimated for Myanmar from the cases recorded per adult in Indonesia, Malaysia, the Philippines, Singapore, Thailand and Vietnam.

Most common

- Borrowed from Indonesia, Malaysia, the Philippines, Singapore, Thailand and Vietnam: ranked by the average of the scam types their victims named (no survey of Myanmar's own). 34.2% of answers are methods such as phishing, or other, and are not ranked.

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