

Netherlands

Population 18.3 million · Latest figures: 2025

The police recorded 41,580 cases of oplichting, fraud by deception, in 2025. The figure is provisional and is down from 53,005 in 2024, which is also still provisional. The national Safety Monitor puts online fraud at 10.3% of people aged 15 and over, up from 9.3% in 2023. De Nederlandsche Bank counted about 658,000 fraudulent payments in 2025, worth €198 million, up 30% in number and 22% in value on 2024.

The Ministry of Justice and Security leads the response. Since 2022 it has run the Integrated Approach to Online Fraud, a public-private programme with the police, prosecutors, the central bank, the banks and the national fraud helpdesk. The main new duty dates from October 2025. While a customer enters a digital European transfer, in a banking app or in internet banking, the bank must check that the recipient's name matches the account number. In the Netherlands this is the IBAN-Naam Check, and it also covers a transfer to an account in another country in the European payments area.

Fraud by deception remains a crime under article 326 of the Criminal Code, with a maximum of four years in prison or a fine of the fifth category. The same maximum applies to making a habit of taking payment for goods or services sold through a computer without delivering them.



PEOPLE SCAMMED

1,546,135

10.3% of adults

Men and women are hit almost equally. In the 2025 Safety Monitor, online fraud in the previous 12 months was 10.4% of men and 10.2% of women, both aged 15 and over. The rate was 12.4% at ages 45 to 65 and 11% at ages 25 to 45, against 8.3% at ages 15 to 25 and 8% at 65 and over.

Contact is usually a message. Nearly three quarters of people aged 15 and over, 74%, received at least one call, email or other message in the past year that probably came from a fraudster. Two percent said they had fallen for such a message, and 0.9%, about 133,000 people, lost money that way. The Dutch Banking Association says 83% of online fraud starts on social media, by phone, in an app, by text message or by email. Among people who lost money to this kind of approach, the last incident was most often a callback to an expensive premium number after a missed call (16.9%), an investment pitch (12.2%), a caller pretending to be their own bank (11.3%) or a fake fine or invoice (9.6%). The national fraud helpdesk also sees cases that start online or by phone and then move offline: a fake official collecting valuables at the door, a fake bank employee taking a bank card, or a fake landlord showing a flat that is not for rent.

Of online-fraud victims, 17.4% reported some harm afterwards, 11.6% emotional harm and 9.3% money trouble. Among phishing victims, 19% reported money trouble.

PEOPLE WHO LOST
MONEY

1,127,751

73% of victims

Money leaves as a transfer the victim is talked into, as a card payment, or as cash from a lost or stolen card. In 2025 the central bank recorded about 129,000 fraudulent European transfers, worth about €148 million, against about €121 million in 2024. The rise sat in instant payments, which arrive within 10 seconds, and in payments sent abroad, both harder to undo. The scripts are a fake relative, an investment, and a caller posing as the bank's helpdesk.

Card fraud was more common and smaller: 514,000 transactions, up by more than a quarter and mostly online, worth about €41 million. Cash withdrawals were about 15,000, worth about €10 million, up from about €6 million. The fraud helpdesk recorded €23.1 million of reported damage in crypto investment fraud (1,121 reports).

Since October 2025 the payer's bank must warn if the name on a digital European transfer does not match the account number, including a transfer abroad. The customer can cancel, correct or go on, and if they confirm after the warning the bank must not block the payment. A small mismatch shows the real name. A large one does not, so the check cannot reveal who holds an account.

Banks and phone companies have proposed checking whether the customer is already in a call. Fraudsters now coach victims to tell the real bank the payment is genuine and to ask it to lift a block. After that warning and a false explanation, goodwill is often refused.

MONEY LOST

US\$1.11b

€981.9m in a year,
0.08% of GDP

Dutch payment firms flagged about 658,000 fraudulent transactions worth €198 million in 2025, up 30% in number and 22% in value, according to the central bank. Fraudulent transfers rose from about €121 million to €148 million, card fraud from €36 million to about €41 million, and cash withdrawn with lost or stolen cards from about €6 million to €10 million. These amounts count fraud before any refund.

The fraud helpdesk, where the public reports scams, recorded €68.5 million of reported damage in 2025, up from €52.7 million, and 15,116 people who lost money, up 65%. Investment fraud using cryptocurrency alone accounted for €23.1 million in 1,121 reports. Damage from fake bank helpdesk calls rose by more than €3 million to €25.8 million in 2025, the banks' association says, after falling 20% in 2024.

In the national safety survey, 10.3% of people aged 15 and over were victims of online fraud in the 12 months before interview in 2025.

MONEY RETURNED

US\$82.9m

7.5% of the money
lost

In the Netherlands most of what victims get back is paid by banks: refunds of card fraud the customer did not authorise, and goodwill payments to victims of callers posing as bank staff. Dutch payment firms recorded €37.8 million of card fraud in 2024, and customers bore 19% of the losses, according to the European Banking Authority and the European Central Bank. On €142.0 million of fraudulent transfers, customers bore about 89%.

For an unauthorised payment, Book 7 of the Civil Code requires the bank to refund it by the end of the next working day, unless it suspects fraud and reports to the financial markets regulator. The customer must report within 13 months and bears the whole loss only after fraud, or deliberate or grossly negligent failure of duty. A transfer the victim was talked into counts as authorised. Since 2020 banks have repaid victims of fake bank helpdesk calls as goodwill, under conditions: 48% of private customers' damage from those calls in 2024 and a little over 45% in 2025, the banks' association says. Goodwill is not legally enforceable: in June 2026 the complaints body Kifid upheld a bank's refusal to two customers who lost €59,000 that way.

For money paid to other scammers there is a voluntary sector scheme to reclaim it, which the justice minister says firms still use too little.

REPORTED

55%

of victims reported it

Of online-fraud victims aged 15 and over, 16.9% made a police report of the last incident and 55.2% reported it to some institution in the 2025 Safety Monitor. Of payment-fraud victims, 81.9% reported it to an institution such as a bank, the police or the fraud helpdesk.

The police take more than 55,000 purchase and sales fraud reports a year, and about half of all police reports have a digital part. In 2025 they recorded more than 13,000 fake-officer incidents and more than 2,700 police reports. The 112 line answered more than 3.5 million calls in 2025. The police 0900 line received 4.39 million calls, up from 4.25 million in 2021.

The fraud helpdesk took 101,734 reports in 2025, up by more than 60% from 63,469 in 2024, from 15,116 people who lost money, with €68.5 million of damage. Of 53,220 referrals, 11,537 went to the police and 606 to banks. Bank-helpdesk fraud hit just under 5,900 people, 14% fewer than in 2024, with damage of €25.8 million, up more than €3 million.

Payment firms reported about 658,000 fraudulent payments to the central bank, 30% more than in 2024, worth €198 million. From 17 February to 31 December 2024 Marktplaats received 498,149 scam and fraud notices, and half the police-investigated webshop-fraud reports started on Instagram or Facebook. The financial regulator recorded 14,504 contacts in 2025, 1,742 more than in 2024. The consumer authority received 727 platform complaints, up from 256, and passed 316 to the provider's member-state coordinator.

41,580

cases recorded by the
authorities

The figure on this page is the 41,580 oplichting cases recorded by the police of the Netherlands in 2025 and compiled by Statistics Netherlands in StatLine table 83648NED. It is provisional. It counts offences written up against people and businesses, online and offline, committed in the Netherlands. Online-trade fraud has been included since 2015. Counts are rounded to multiples of five. Offences committed abroad sit outside the table.

The series was 46,940 in 2023, which is final, and 53,005 in 2024, still provisional. With other deception added, all deception was 53,115 cases in 2025. Solved oplichting cases were 4,255 in 2023 (9.1%) and 4,450 in 2024 (8.4%). The 2025 solved count is 1,280 (3.1%). Clearances continue to be added for three years, so 3.1% is the share cleared so far. Suspect registrations were 4,805, then 5,790, then 6,415.

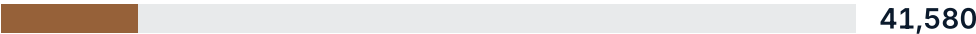
Article 326 of the Criminal Code punishes moving someone, by a false name or capacity, a trick or a web of lies, to hand over property, do a service, give up data, take on a debt or release a claim, for an unlawful gain. The maximum is four years or a fifth-category fine. Article 326e sets the same maximum for making a business of taking payment online without full delivery.

Since 19 May 2025 every police unit attends recent digital crime, not only an offence caught as it happens. Project Centurion supports local teams in following up reports and in mapping the networks behind them.

Victims who told the police (estimated)



Cases recorded by the authorities



MOST COMMON

1. Online shopping
2. Card fraud

Paying online for goods or services that never arrive is the largest kind in the Safety Monitor: 7.9% of people aged 15 and over in 2025, up from 6.9% in 2023. Not being paid after delivering something online was 1.5%. Money taken from a card or account without the holder's instruction was 1.2%. Losing money after a scam approach was 0.9%, and misuse of an identity document or online account was 0.7%. One person can be counted in more than one rate.

On the central bank's figures, cards are the most frequent and transfers take the most money. Of about 658,000 fraudulent payments in 2025, 514,000 were card payments, mostly online, worth about €41 million. European transfers were 129,000 but worth about €148 million, usually because the victim sent the money themselves: a fake relative, an investment, or a caller from a supposed bank helpdesk. Among people who lost money to such an approach, the last incident was a callback to a premium number in 16.9% of cases, an investment in 12.2%, a spoofed bank in 11.3% and a fake fine or invoice in 9.6%.

The fraud helpdesk's crypto figures put the large reported sums in investment fraud: 1,121 reports and €23.1 million, against €2.6 million from 2,421 non-bank helpdesk reports. The police receive more than 55,000 purchase and sales fraud reports a year. Telephone bank-helpdesk fraud was one of the most damaging forms in its 2025 accounts, while banks say that damage fell 20% in 2024, to €23 million, with victims down 30% to almost 6,900.

GOVERNMENT
RESPONSE

The Integrated Approach to Online Fraud is a voluntary public-private programme the Ministry of Justice and Security has led since 2022. Six themes: a knowledge agenda, sharing personal data, technical barriers, police and prosecution follow-up, prevention, and help for citizens. Banks, police, the central bank, prosecutors and the fraud helpdesk take part. The minister freed €830,000 in the 2026 budget, ahead of a possible EU grant of €2.1 million, so the work can run through 2026 and, if the grant comes, 2027. There is no room for more, and leadership stays in the ministry's policy department. In 2026 it will study a fraud hub.

Since October 2025 a bank must warn if a name and account number do not match, but the customer can still pay and the bank must not block the transfer. Goodwill repaid 48% of private-customer bank-helpdesk damage in 2024. Payment fraud rose 22% in value and 30% in number, to €198 million, and helpdesk reports rose by more than 60%, to 101,734, with €68.5 million of reported damage. The provisional police count of oplichting fell from 53,005 to 41,580, with 3.1% cleared so far. Reclaiming money from a firm that received it rests on a sector scheme, not a statute, and collecting payment firms use it little.

The fraud helpdesk is run by the private foundation Safecin. The minister can condition its subsidy but cannot direct it, and will not expand it while subsidies are being cut. Talks with Victim Support run until summer 2026. The desk had 16 staff.

Calculation Methodology & Sources

People scammed

From one survey:

- 10.3%: Centraal Bureau voor de Statistiek (CBS) and the Ministry of Justice and Security, Veiligheidsmonitor 2025, Longread table 6.1.1; report chapter 6, page 59 (12 months to 10 October 2025).
- 10.3% of 15,011,024 adults.

People who lost money

- Borrowed from the United Kingdom: 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.

Money lost

- €198m was lost in cases recorded by the authorities. Adding the 1,086,171 victims who lost money but are not in those records, at €355 each, gives €981.9m.
- 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\$401.59 = EUR 355.40.
- US dollars at 1.129983137 per EUR.
- Share of GDP: US\$1.11b against GDP of US\$1.33tn 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 30.6m, money pulled back EUR 18.6m and transfer refunds EUR 14.2m; banks returned EUR 63.4m (10.9% of the 59.5% of money lost through banks); EUR 9.9m 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:

- 55.2%: Centraal Bureau voor de Statistiek (CBS) and the Ministry of Justice and Security, Veiligheidsmonitor 2025, Longread table 6.4.1, Melding, Online oplichting en fraude, 2025 (12 months to 10 October 2025).

Police records

- 16.9%: Centraal Bureau voor de Statistiek (CBS) and the Ministry of Justice and Security, Veiligheidsmonitor 2025, Longread table 6.4.1 (12 months to 10 October 2025).
- 41,580: Oplichting cases recorded by the police of the Netherlands.

Most common

- Ranked by kinds of online fraud in the Veiligheidsmonitor 2025. 13.1% of answers are methods such as phishing, or other, and are not ranked.

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