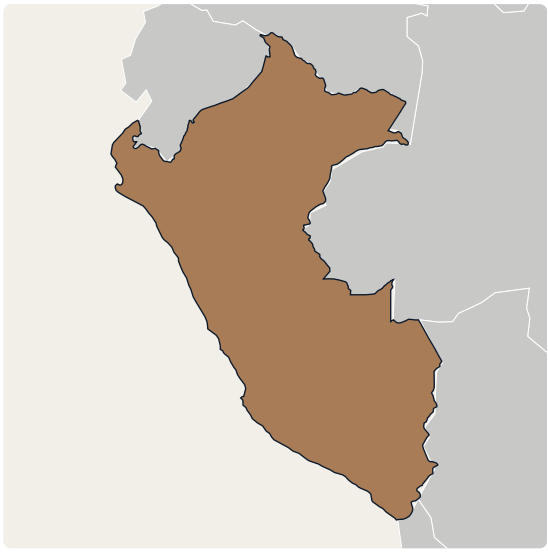
Peru



8.6% of adults in Peru are scammed each year, losing US$265.4 million.

Population 34.6 million · Latest figures: 2025

The National Police recorded 38,173 complaints of estafa in 2025, the police heading for deception, fraudulent taking and the aggravated form, 4 percent fewer than the 39,912 of 2024. The count is from SIDPOL, the police complaint system. The Public Prosecution Service registered a separate 42,069 reports of the deception offence under article 196 of the Penal Code in 2025, 1.2 percent more than in 2024, and 3.4 percent of all crimes reported to prosecutors. Computer-crime reports under Law 30096 stood at 42,980 in 2025, after 42,161 in 2024, and 29,118 in the first seven months of 2026.

The police cybercrime directorate and the specialised cybercrime prosecutor's offices in Lima Centro, Arequipa and Trujillo lead the criminal work. The banking supervisor takes complaints about illegal loan apps and unauthorised deposit-taking. The consumer agency Indecopi handles prize pitches and claims against online shops.

In April 2025 Law 32314 made the use of artificial intelligence an aggravating factor in the aggravated deception offence and in computer crimes, including a cloned voice or face used to take money. In January 2026 Legislative Decree 1700 added a crime of trafficking in stolen computer data and login credentials. In February 2026 Legislative Decree 1729 tightened e-commerce claims and banned interfaces that push extra purchases. In November 2026 Legislative Decree 1744 treated lending a bank account or a digital wallet for extortion as the same offence as extortion.

PEOPLE SCAMMED

2,112,140

8.6% of adults

Scammers reach people on the services they already use to bank, chat and shop. In the statistics office's 2025 urban survey, bank fraud was the most common computer-crime type, ahead of identity impersonation and cyber-harassment. The questions cover contact by internet, email, call, social media, text message or an unauthorised transfer. Computer-crime rates were higher in Lima Metropolitana and Callao than in urban Peru as a whole. Being tricked into handing over money or goods, asked separately as patrimonial harm through deception, sat at the same urban rate in Lima as nationally, and lower in Callao.

Specialised prosecutors describe the usual scripts. Callers and messages claim to be a bank, an airline or a public body, then send a link or a cloned page. Carding groups buy crypto-assets with stolen card data. One Lima Centro file concerned a band that altered Line 1 travel-card balances, taking about 10,000 soles a day; 13 people were held in August 2026. Identity-impersonation files have grown, and prosecutors say video-game platforms are used to reach minors.

Indecopi has recorded prize and courtesy pitches: a raffle or a scratch card that tells the person they have won, then presses them into a membership, a payment or a card number. Informal loan apps, advertised as quick credit with no checks, dominate the banking supervisor's inbox of illegal financial schemes.

PEOPLE WHO LOST MONEY

1,366,405

65% of victims

The money leaves as an instant transfer, as a card payment the person did not make, or as a loan-app disbursement the person did not ask for. Instant wallets such as Yape and Plin are the everyday way to send small sums from a phone, including for people without a bank account. Computer fraud under article 8 of Law 30096, which covers a transfer obtained by manipulating data or a system, was 29,455 prosecutor reports in 2025 and 19,602 in the first seven months of 2026. Reports of taking savings or credit-card data more than doubled, from 730 in 2024 to 1,723 in 2025.

A payment the customer authorised after a fake-bank call or a cloned page is pursued as a scam or as computer fraud. A payment made without the customer's authentication is claimed first to the bank or the wallet. Online shops must answer a written claim within 15 business days, the same clock as a physical shop, after Legislative Decree 1729.

What can stop a payment in time is a hold at the receiving account, a block on the wallet or card, or a claim while the money is still there. Instant wallets settle at once. Prosecutors say carding groups move the proceeds into crypto-assets. Legislative Decree 1744 now treats lending a bank account or a digital wallet to receive extortion money, when the lender knows or should presume the purpose, as the same offence as extortion.

MONEY LOST

US$265.4m

PEN 946.8m in a year, 0.08% of GDP

What happens to the money is decided first by the firm that holds the account, then by the prosecutor if a criminal file is opened. A customer who does not recognise a transfer or a card charge claims to the bank or the wallet. Indecopi has ordered a bank to return an unrecognised transfer when the bank could not prove that the customer authorised it. A shop or a platform that took payment for goods that never arrived must answer that claim within 15 business days, under the e-commerce changes of Legislative Decree 1729.

A payment the person was tricked into sending is a criminal file: a scam or computer fraud. The specialised cybercrime offices had 785 convictions by August 2026, most of them for computer fraud. By October 2026 the running total since those offices opened in 2021 was more than 700 convictions against more than 900 people, against a little more than 100 nationwide between 2013 and 2020. Prosecutors ask platforms such as Meta, TikTok and Roblox for data and trace crypto-assets used to hide the proceeds.

Legislative Decree 1744 aims at the account that received the money. Lending a bank account, a digital wallet or another financial product to channel extortion, when the person knows or should presume the purpose, carries the same penalty as extortion. That rule is new in November 2026. It sits beside the older duty on shops and banks to answer a claim.

MONEY RETURNED

US$16.4m

6.2% of the money lost

US$16.4m (PEN 58.3m) of it was returned to victims, 6.2% of the money lost.

REPORTED

75%

of victims reported it

Reports land in four places, and each place counts a different thing. The National Police recorded 38,173 SIDPOL scam complaints in 2025, 4 percent fewer than in 2024. The Public Prosecution Service registered 42,069 reports of the deception offence under article 196 in 2025, 1.2 percent more than in 2024, and 42,980 computer-crime reports under Law 30096, almost level with 2024 after the jump from 29,580 in 2023. In the first seven months of 2026 the computer-crime series was already 29,118, about 4,160 a month.

In the 2025 urban survey, 11.2 percent of people who said they were tricked out of money or goods, and 18.9 percent of computer-crime victims, made a written denuncia to the police, the prosecutor or another authority. Of victims of any crime the share was 19.5 percent. Of computer-crime victims who did not report, 44.4 percent said it was a waste of time, 17.3 percent said the crime was of little importance, and 14.2 percent said they distrusted the police.

The banking supervisor's inbox is a fourth channel: 2,017 complaints of illegal financial schemes in 2025, 1,532 of them informal loan apps. Indecopi recorded 267 prize-and-courtesy complaints from 2021 to April 2025. A denuncia to the police or the prosecutor is the criminal path. A claim to a bank, a wallet or a shop is the consumer path. The two can run together.

POLICE RECORDS

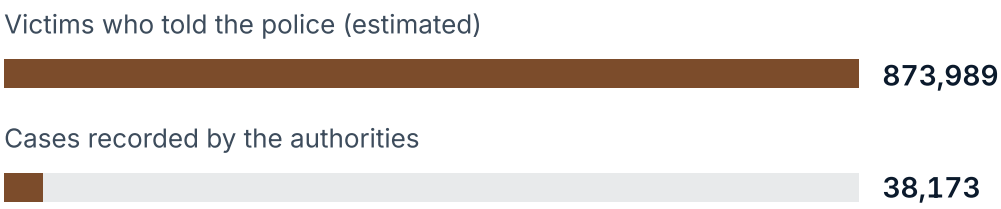
38,173

cases recorded by the authorities

The figure on this page is 38,173 fraud complaints recorded by the National Police of Peru in calendar 2025: deception, fraudulent taking and the aggravated form in SIDPOL, table IV.10. The register counts complaints, not people, and is not limited to fraud against individuals. The 2024 count was 39,912, so the 2025 total was down 4 percent. The police grouping is the nearest national register of scam complaints against people, and it is the count shown here.

The Public Prosecution Service keeps a separate book. It registered 42,069 article 196 reports of the deception offence in 2025, 3.4 percent of all crimes reported to prosecutors, up 1.2 percent from 41,567 in 2024, and 42,980 computer-crime reports under Law 30096. Computer fraud was 29,455 of those, identity impersonation 10,566, and taking card data 1,723, more than double the 730 of 2024. Computer-crime reports had jumped from 29,580 in 2023 to 42,161 in 2024, then held almost level in 2025.

Specialised cybercrime offices sit in Lima Centro, Arequipa and Trujillo. They had 785 convictions by August 2026, most of them for computer fraud, and by October 2026 more than 900 people had been convicted since the offices opened in 2021. Many files start without a named suspect. Prosecutors ask Meta, TikTok and Roblox for data and trace crypto-assets. A Lima Centro file in 2026 held 13 people over altered Line 1 travel-card balances.



MOST COMMON

1. Card fraud

On the prosecutor's computer-crime count, computer fraud is the bulk: 29,455 of 42,980 Law 30096 reports in 2025, and 19,602 of 29,118 in the first seven months of 2026, about two thirds in both periods. Identity impersonation is second, 10,566 in 2025 and 7,431 in those seven months. Together they were more than 92 percent of computer-crime reports in early 2026. Taking savings or credit-card data more than doubled, from 730 reports in 2024 to 1,723 in 2025. Article 196, the older deception offence, was 42,069 prosecutor reports in 2025, a different book from the computer-crime law.

The urban survey tells the same story in a different language: bank fraud is the most common computer-crime type, then identity impersonation, then cyber-harassment. Being tricked into handing over money or goods is asked separately, as patrimonial harm through deception.

How the scripts work: a message or a call that claims to be a bank, an airline or a public body; a cloned page or a remote-access app; a card used without the owner, then crypto. Prize pitches press the person into a membership. Informal loan apps take phone data and disburse a small sum the person did not ask for. A Lima Centro file concerned altered Line 1 travel-card balances, about 10,000 soles a day.

Scam type	People scammed	Money lost
Card fraud Borrowed from Colombia and the United States	684,904	US$102.1m
Online shopping Borrowed from Australia, Canada, Chile and 16 more	61,068	US$5m
Investment Borrowed from Australia, Canada, Chile and 16 more	7,168	US$7m
Jobs Borrowed from Australia, Canada, Chile and 16 more	6,406	US$1.6m
Prizes Borrowed from Australia, Canada, Chile and 16 more	5,901	US$1.1m
Government impersonation Borrowed from Australia, Canada, Chile and 16 more	4,423	US$1.4m
Romance Borrowed from Australia, Canada, Chile and 16 more	2,275	US$1m
Charity Borrowed from Australia, Canada, Chile and 16 more	2,259	US$226,951
Threats and extortion Borrowed from Australia, Canada, Chile and 16 more	869	US$165,841
Business impersonation Borrowed from Australia, Canada, Chile and 16 more	739	US$330,996
Loans Borrowed from Australia, Canada, Chile and 16 more	710	US$76,997
Tech support	573	US$159,363

Scam type	People scammed	Money lost
Borrowed from Australia, Canada, Chile and 16 more		
Friend or family impersonation Borrowed from Australia, Canada, Chile and 16 more	199	US$14,100
Other Borrowed from Australia, Canada, Chile and 16 more	298,722	US$46.6m
Stolen logins and devices Borrowed from Australia, Colombia, Singapore and the United States	1,146,202	US$98.5m

GOVERNMENT RESPONSE

Peru has built specialised prosecutors and a stack of new offences, and the shared machinery around banks, phone companies and platforms is thinner. From 2021 the Public Prosecution Service opened specialised cybercrime offices in Lima Centro, Arequipa and Trujillo. They had 785 convictions by August 2026. Law 32314 in April 2025 made artificial intelligence an aggravating factor in scam cases and computer crime. Legislative Decree 1700 in January 2026 criminalised trafficking in stolen data. Legislative Decree 1729 in February 2026 put a 15-day clock on e-commerce claims and banned interfaces that push extra purchases. Legislative Decree 1744 in November 2026 hit mule accounts and stolen logins.

SIDPOL scam complaints fell 4 percent in 2025. Reports of the deception offence rose 1.2 percent. Computer-crime reports were almost level in 2025 after the 2023 to 2024 jump, then ran higher in the first seven months of 2026. The urban survey's rate for being tricked out of money or goods fell from 3.8 in 100 people aged 15 and over to 2.0 between 2024 and 2025. The 785 convictions sit against 42,980 computer-crime reports in 2025, and the specialised offices sit in three cities.

Banks answer customer claims and the supervisor's illegal-app inbox. Prosecutors ask platforms for data. The mule-account rule is a duty on the person who lends the account, not a live shared register of mule accounts across the industry.

Calculation Methodology & Sources

People scammed

- 8.6%. Where reliable survey data is not available, we estimate using mobile and broadband penetration.
- 8.6% of 24,686,937 adults.

People who lost money

- 64.7%. 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 PEN 623m. Adding the 1,328,232 victims who lost money but are not in those records, at PEN 244 each, gives PEN 946.8m.
- 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$68.33 = PEN 243.75.
- US dollars at 0.280342617 per PEN.
- Share of GDP: US$265.4m against GDP of US$334.85b in 2025. World Bank, GDP (current US$) 2025.

Money returned

- Estimated: the median share of money recovered in upper-middle-income countries that publish it: Brazil (15.9%), China (5.8%), Indonesia (6.2%), Mexico (8.6%), Malaysia (5.8%), Thailand (10.2%) and Türkiye (5.8%).

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%).
- 38,173: Fraud cases recorded by the National Police of Peru (estafa, defraudacion and aggravated estafa in SIDPOL).

Most common

- Borrowed from Colombia: ranked by the average of the scam types their victims named (no survey of Peru's own). 72.8% of answers are methods such as phishing, or other, and are not ranked.
- Borrowed from Australia, Canada, Chile, Colombia, Germany, India, Indonesia, Japan, Malaysia, Mexico, Nigeria, the Philippines, Singapore, South Africa, South Korea, Thailand, the United Kingdom, the United States and Vietnam: Card fraud, Online shopping, Investment, Jobs, Prizes, Government impersonation, Romance, Charity, Threats and extortion, Business impersonation, Loans, Tech support, Friend or family impersonation, Other and Stolen logins and devices.
- Victims can be hit by more than one type, so the people by type add up to more than the people scammed.
- Money by type adds up to the money lost.
- In PEN: Card fraud PEN 364.2m, Online shopping PEN 17.8m, Investment PEN 24.9m, Jobs PEN 5.7m, Prizes PEN 4.1m, Government impersonation PEN 5.1m, Romance PEN 3.6m, Charity PEN 809,547, Threats and extortion PEN 591,565, Business impersonation PEN 1.2m, Loans PEN 274,653, Tech support PEN 568,458, Friend or family impersonation PEN 50,296, Other PEN 166.4m, Stolen logins and devices PEN 351.5m.

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