Poland



Population 38.1 million · Latest figures: 2025

The police recorded 158,877 scam cases in 2025, up 3 percent from 154,263 in 2024 and the highest total in the series kept since 1999. Scam cases were 44.5 percent of crimes against property, and in 2024 and 2025 they outnumbered theft and burglary added together. Beside that case count, the central bank recorded PLN 763.4 million lost on 448,484 cashless payments counted as scams in 2025. From 2024 those payment figures include money the customer was persuaded to send.

The criminal department of the police keeps the register of these scam cases. The Central Cybercrime Bureau, the police unit for cyber cases, opened 577 investigations in 2025, established 1,946 offences and charged 1,374 people. CERT Polska, the national incident team at the NASK institute, took 658,320 reports, 10 percent more than in 2024. The central bank publishes the payment figures, and the Office of Electronic Communications is the telecoms regulator.

The Act of 28 July 2023 on combating abuse in electronic communications tells telecoms firms to block text messages that match patterns built by CERT Polska, and to block calls that hide or fake the caller's number. Those patterns also go to the cybercrime bureau and to the regulator. Under EU Regulation 2024/886, Polish payment firms must offer a free check that a euro transfer matches the name on the account, and they must do so by 9 July 2027.

PEOPLE SCAMMED

2,653,405

8.5% of adults

In the scam cases the courts finished in 2024, the people who lost money were mostly private individuals, and mostly men. Nearly half the cases were a sale or a service offered entirely online. OLX and Facebook Marketplace were the point of contact in about 70 percent of those. The usual approach was payment up front, then silence. Where money was lost, half the cases were not above PLN 2,000, though a few large sums pulled the average to about PLN 10,100.

A second route is the impersonation scam the police call a legend: a story built on fear, trust or duty, often a caller posing as a police officer. In 2025 the police recorded 5,226 of these scams, with 5,409 people affected and PLN 158.7 million taken. In October 2025 they described a version on messengers, social media and the phone: someone posing as family, a friend, bank staff or the police, pressing for an instant BLIK transfer, sometimes with a faked voice. They put internet scams in the first half of 2025 at almost 52,000.

CERT Polska logged 28,462 incidents copying OLX and 22,513 copying Allegro, plus messages about a parcel or a tax refund. The national victimisation survey asks about money taken from an account or a card, an online purchase that never arrives, a hacked email or social account, and personal data used for a loan. People convicted in the court files were mostly Polish men, aged 33 on average, and often the holder of the account that received the transfer.

PEOPLE WHO LOST MONEY

1,579,914

60% of victims

Most of the recorded money moves as a bank transfer, not on a card. In the fourth quarter of 2025 credit transfers were PLN 157.4 million of PLN 182.7 million lost, 86 percent of the value, while cards were 73 percent of the payments and about 14 percent of the money. The four quarterly transfer rows add to PLN 668.7 million. Since 2024 the series includes people talked into sending the money or handing over the codes, by a supposed bank employee, a police officer or an investment adviser. That manipulation was 16,900 transfers and PLN 141.8 million in the second quarter, 82 percent of the money lost on transfers, and 28,100 transfers and PLN 119.1 million in the fourth, 76 percent of that money.

On cards, the fourth quarter was dominated by remote payments made abroad without strong customer authentication, 52 percent of the card scams the issuers reported. Paying at a Polish shop terminal, where that check is used, was the smallest slice. Stolen card data accounted for 43,780 of the issuer's card scam cases.

What stops a payment in time is that shop-terminal check, plus 790 text-message patterns from CERT Polska, on which 1.9 million messages were blocked, and the blocking of calls that hide the caller's number, about 5 million a week and 25 million a week at the end of the year. A transfer the customer confirms still goes through, and often lands in another person's account. The cybercrime bureau froze PLN 14 million in cryptocurrency inside PLN 80.8 million secured.

MONEY LOST

US$745.2m

PLN 2.8b in a year, 0.07% of GDP

The central bank's total for cashless payments counted as scams in 2025 is PLN 763.4 million, on 448,484 payments. In the fourth quarter the payment firms themselves bore PLN 17.9 million of the money lost on transfers, 11.4 percent of that value, and card issuers bore PLN 14.7 million, 58.2 percent of the money lost on cards, with cardholders bearing most of what remained on cards. On the impersonation scams the police call a legend, officers got back PLN 5.0 million of the PLN 158.7 million taken. The Central Cybercrime Bureau, on its own charts, recorded PLN 537 million in losses, froze PLN 80.8 million (including PLN 14 million in cryptocurrency) and recovered PLN 24.9 million.

For a payment the customer did not authorise, the Payment Services Act tells the provider to return the sum by the end of the next working day and to put the account back, unless the provider has a documented reason to suspect a scam and writes to the police. The customer can be left with the zloty equivalent of 50 euro if a lost or stolen card was used, or with the whole loss if they acted on purpose or with gross negligence. If the provider did not ask for strong authentication, the customer bears none of an unauthorised payment unless they meant it to happen. A transfer the customer was persuaded to confirm sits outside that next-day return. In the court cases that did reach a finish, half the losses were not above PLN 2,000.

MONEY RETURNED

US$79.2m

10.6% of the money lost

US$79.2m (PLN 297.7m) of it was returned to victims, 10.6% of the money lost.

REPORTED

75%

of victims reported it

In the 2024 national victimisation survey, 21.1 percent of people who had money taken or attempted from an account or a card said the case went to the police. The share was 17.9 percent for an online shopping scam, 11.9 percent for a hacked email or social account, and 23.2 percent for personal data used for a loan or a utilities contract. The police register itself rose from 146,553 scam cases in 2023 to 154,263 in 2024 and 158,877 in 2025. Prosecutors received 155,494 of these cases in 2024.

CERT Polska, the national incident team, received 658,320 reports in 2025, up 10 percent from 601,000 in 2024, and registered 260,783 incidents, of which 253,238 were scams by computer. It also took 295,200 reports of suspicious text messages. Payment firms reported 448,484 cashless scam payments to the central bank. Under the 2023 electronic-communications act, CERT Polska builds the text-message patterns and passes them to the telecoms firms, the telecoms regulator and the Central Cybercrime Bureau, which charged 1,374 people in 2025. In the scam cases the courts finished in 2024, the bank was the one that filed the police report in 13 cases, usually after the customer had already been to the bank.

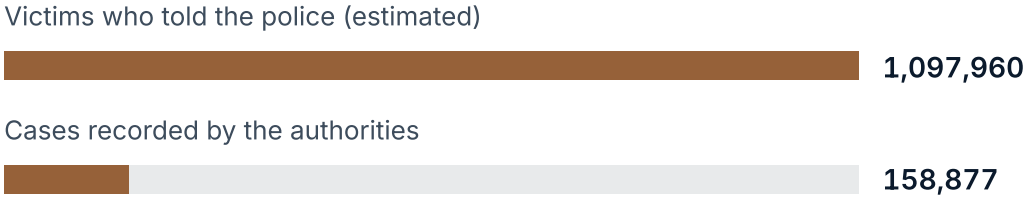
POLICE RECORDS

158,877

cases recorded by the authorities

The figure on this page is 158,877 scam cases recorded by the police of Poland in 2025 under article 286 of the Penal Code, the fraud offence. It is the national register, compiled by the Institute of Justice from Police Headquarters, and it is the highest total in the series from 1999. The basic form of the offence is 154,170 of those cases. The same table records 8,231 offences against a computer system, 4,287 credit and loan offences and 63 insurance offences. Article 286 is 92.7 percent of those four qualifications together. Internet scams are usually entered under it. The count rose from 154,263 in 2024 and from 146,553 in 2023.

Inside that work, impersonation scams on a legend were 5,226 cases in 2025, with PLN 158.7 million taken, 641 people detained and PLN 5.0 million recovered. The economic-crime units established 75,236 business scams, which is a separate police book. The Central Cybercrime Bureau started 577 proceedings, finished 556, and established 1,946 offences, 44 percent of its own proceedings being internet scams. It recorded 1,374 suspects, arrested 1,177 and saw 417 remanded. The basic form carries imprisonment from 6 months to 8 years. In 2024 prosecutors received 155,494 of these cases and sent 19,648 to court.



MOST COMMON

1. Card fraud
2. Online shopping

On the police register ordinary scam cases dwarf the neighbour: 158,877 cases in 2025, against 8,231 offences against a computer system. In the cases the courts finished in 2024, nearly half were a fake sale or service arranged online, then a loan scam (about 15 percent), a service taken without paying (about 12 percent) and an in-person deal (about 11 percent). Impersonation, romance, and a phishing or BLIK script were each a few percent. About two thirds of those court cases used the internet or the phone. OLX or Facebook Marketplace was how the online sale started in about 70 percent of them: payment first, then no goods.

By money the picture is a transfer, not a card. Credit transfers were about PLN 669 million of the central bank's PLN 763.4 million in 2025, and in the fourth quarter they were 86 percent of the value from 27 percent of the payments. Most of that transfer money was the customer being talked into sending it, by someone posing as a bank employee, a police officer or an investment adviser. The average scam transfer in that quarter was about PLN 4,740, against about PLN 276 on a card. CERT Polska's largest type of scam was phishing, 78,391 incidents, led by pages copying OLX (28,462) and Allegro (22,513), alongside fake shops and investment pitches that borrow the name of an energy firm or a public figure.

GOVERNMENT RESPONSE

Poland has tied the telecoms firms to the national incident team and the police. The Act of 28 July 2023 makes telecoms firms block text messages that match patterns from CERT Polska, and block calls that hide the caller's number. CERT Polska passes those patterns to the firms, to the telecoms regulator and to the Central Cybercrime Bureau. In 2025 that produced 790 patterns, 1.9 million blocked messages on CERT Polska's count (1.88 million on the regulator's), about 5 million hidden-number calls blocked in a typical week and 25 million in a week at the end of the year, and 244,300 domains added to the warning list. The bureau charged 1,374 people, froze PLN 80.8 million and recovered PLN 24.9 million.

The case count still rose, from 154,263 scam cases in 2024 to 158,877 in 2025, and transfer scams kept climbing because the customer authorises the payment. Payment firms bore 11.4 percent of the money lost on transfers in the fourth quarter. The next-day refund in the Payment Services Act covers a payment the customer did not authorise, which is a different payment from one they were persuaded to confirm. A free check that a euro transfer matches the account name becomes a duty for Polish payment firms on 9 July 2027. In March 2025 Meta told CERT Polska it would not automatically block material that uses domains on the warning list, so the platform side of the same list is not under the telecoms duty.

Calculation Methodology & Sources

People scammed

- 8.5%. Where reliable survey data is not available, we estimate using mobile and broadband penetration.
- 8.5% of 31,352,268 adults.

People who lost money

- 59.5%. Where reliable survey data is not available, we estimate using mobile and broadband penetration.

Money lost

- PLN 763.4m was lost in cases recorded by the authorities. Adding the 1,421,037 victims who lost money but are not in those records, at PLN 636 each, gives PLN 2.8b.
- 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$169.09 = PLN 635.86.
- US dollars at 0.265919138 per PLN.
- Share of GDP: US$745.2m against GDP of US$1.04tn in 2025. World Bank, GDP (current US$) 2025.

Money returned

- Estimated: the median share of money recovered in high-income countries that publish it: Australia (11.1%), Canada (10.4%), Chile (18.2%), Germany (6.0%), Spain (3.3%), France (14.9%), the United Kingdom (34.3%), Greece (10.6%), Italy (9.9%), Japan (11.5%), South Korea (33.2%), the Netherlands (7.5%), Russia (6.9%), Singapore (10.6%) and the United States (9.6%).

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%).
- 158,877: Fraud cases recorded by the police of Poland (article 286 of the Penal Code).

Most common

- Ranked by kinds of fraud and hack recorded in the 2024 national victimisation survey. 29.4% 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/
- Centralne Biuro Zwalczania Cyberprzestepczosci, Wyniki statystyczne Centralnego Biura Zwalczania Cyberprzestepczosci za 2025 rok (5 February 2026). Official source. Bureau charts for 2025: 577 proceedings started, 1,946 offences, 1,374 suspects, 1,177 arrested, losses PLN 537 million, PLN 80.8 million secured, PLN 24.9 million recovered. The bureau's own book, not the national refund total. Original https://cbzc.policja.gov.pl/download/442/2947/WynikistatystyczneCentralnegoBiuraZwalczaniaCyberprzestepczosciza2025rok.pdf ·

- CERT Polska, Meta is not adequately meeting the demands of CERT Polska (31 March 2025). Official source. 31 March 2025. Meta said it would not automatically block content tied to domains on the CERT Polska warning list. Original https://cert.pl/en/posts/2025/03/evaluation-of-expectations-towards-meta/ ·
- CERT Polska, Podsumowanie miesiaca CERT Polska, grudzien 2025 (11 February 2026). Official source. December 2025 monthly. Full year: 658.3 thousand reports, 295.2 thousand suspicious texts, 790 patterns, 1.9 million texts blocked, 244.3 thousand domains added to the warning list. Original https://cert.pl/uploads/docs/Podsumowanie_CSIRT_NASK_2025_12.pdf ·
- CERT Polska, Raport roczny 2025 z dzialalnosci CERT Polska (8 April 2026). Official source. 658,320 reports and 260,783 incidents in 2025. Cited pages saved from the annual PDF, which is over 25 MB whole. The announcement page is sources/PL/cert-raport-2025.html. Original https://cert.pl/posts/2026/04/raport-roczny-2025/ ·
- European Banking Authority and European Central Bank, 2025 Report on Payment Fraud (15 December 2025). Official source. Fraudulent payments reported by payment firms; losses that never reach a payment firm are not included. Original https://www.ecb.europa.eu/press/intro/publications/pdf/ecb.ebaecb202512.en.pdf ·
- European Parliament and Council, Regulation (EU) 2024/886 on instant credit transfers in euro (13 March 2024). Official source. Payee-name check on euro transfers is free of charge. Payment firms in a non-euro state comply with that article by 9 July 2027. Original https://eur-lex.europa.eu/legal-content/EN/TXT/HTML/?uri=CELEX:32024R0886 ·
- Instytut Wymiaru Sprawiedliwosci, Drugie Ogolnopolskie Badanie Wiktymizacyjne 2024: Raport z badania (12 November 2024). Survey. National CATI survey of 5,000 adults, 26 June to 16 July 2024. Types from the four 12-month fraud and hack rates on Wykres 1, page 9. The survey does not give a combined share scammed on our question. Original https://iws.gov.pl/wp-content/uploads/PDF/2024/ANALIZA%20WYMIARU%20SPRAWIEDLIWOSCI/2024_AWS_P_Ostaszewski_J_Wlodarczyk-Madejska_J_Klimczak_Drugie-Ogolnopolskie-Badanie-Wiktymizacyjne-2024.pdf ·
- Instytut Wymiaru Sprawiedliwosci, from Komenda Glowna Policji, Przestepstwo oszustwa (art. 286 k.k.): wyniki badania aktowego (2 September 2026). Official source. Table 1, pages 15 to 16: 158,877 frauds under article 286 in 2025, from the police. Scams that were not reported are outside the count. Original https://iws.gov.pl/wp-content/uploads/2026/09/2026KL1.pdf ·
- Komenda Glowna Policji, Oszustwo (art. 286): postepowania wszczete i przestepstwa stwierdzone, 1999 to 2023 (1 January 2024). Official source. Police portal spreadsheet for article 286, ending at 2023: 146,553 recorded offences. Original https://statystyka.policja.pl/st/kodeks-karny/przestepstwa-przeciwko-16/63976,Oszustwo-art-286.html ·
- Sejm, Ustawa z dnia 28 lipca 2023 r. o zwalczaniu naduzyc w komunikacji elektronicznej (28 July 2023). Official source. Act on combating abuse in electronic communications. Telecoms firms block texts that match CERT Polska patterns, and calls that hide or fake the caller number. Original https://eli.gov.pl/api/acts/DU/2023/1703/text.html ·
- Australian Competition and Consumer Commission, National Anti-Scam Centre, Targeting scams: report of the National Anti-Scam Centre on scams data and activity 2025 (30 March 2026). Official source. Counts only scams reported to Scamwatch, ReportCyber, banks, IDCARE or ASIC; scams that are not reported are not included. Original https://www.nasc.gov.au/system/files/targeting-scams-report-2025.pdf ·
- Narodowy Bank Polski, Informacja o transakcjach oszukanczych dokonywanych przy uzyciu bezgotowkowych instrumentow platniczych, 2025 Q2 and Q4 (1 April 2026). Official source. Fraudulent cashless payments in 2025: PLN 763,350,598. Q1 and Q2 from the Q2 note (sources/PL/nbp-fraud-2025-q2.pdf); Q3 and Q4 from the Q4 note. Opened from the Internet Archive. Losses that never reach a payment firm are not included. Original https://nbp.pl/system-platniczy/dane-i-analizy/transakcje-oszukancze/ ·
- Policja, Uwaga! BLIK i oszustwa z wykorzystaniem sztucznej inteligencji (17 October 2025). Official source. 17 October 2025. Almost 52,000 internet frauds in the first half of 2025, and BLIK transfers pressed by someone posing as family, a friend, a bank or the police. Original https://policja.pl/pol/aktualnosci/268257,Uwaga-BLIK-i-oszustwa-z-wykorzystaniem-sztucznej-inteligencji.html ·
- Policja, Walka Policji z cyberprzestepczoscia: efekty pracy CBZC w 2025 roku (12 January 2026). Official source. 12 January 2026. The Central Cybercrime Bureau brought charges against 1,374 people in 2025, of whom 417 were remanded. Original https://policja.pl/pol/aktualnosci/271680,Walka-Policji-z-cyberprzestepczoscia-efekty-pracy-CBZC-w-2025-roku.html ·
- Policja, Walka z przestepczoscia ekonomiczna w 2025 roku (19 January 2026). Official source. Economic-crime unit: 75,236 business-fraud offences established in 2025. Not the recorded count. Original https://policja.pl/pol/aktualnosci/272034,Walka-z-przestepczoscia-ekonomiczna-w-2025-roku.html ·
- Policja, Zwalczanie przestepczosci kryminalnej (16 January 2026). Official source. 5,226 impersonation scams on a legend in 2025, with PLN 158,676,710 lost. One method, not the recorded count. Original https://policja.pl/pol/aktualnosci/271951,Zwalczanie-przestepczosci-kryminalnej.html ·

- Kancelaria Sejmu, record of the Office of Electronic Communications, Komisja Cyfryzacji, Innowacyjnosci i Nowoczesnych Technologii, posiedzenie nr 101 (15 April 2026). Official source. 15 April 2026. The telecoms regulator: 295,169 suspicious-text reports, 81 thousand classified false, 1.88 million texts blocked, and hidden-number calls blocked. Original https://orka.sejm.gov.pl/zapisy10.nsf/0/777053D0E34458B3C1258DE100394710/%24File/0299710.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/ ·
- Sejm, Ustawa o uslugach platniczych, tekst jednolity, Dz.U. 2025 poz. 611 (9 May 2025). Official source. Payment Services Act, consolidated 2025. Article 46: next-working-day return of an unauthorised payment, unless fraud is suspected and the police are told in writing. Original https://isap.sejm.gov.pl/isap.nsf/download.xsp/WDU20250000611/T/D20250611L.pdf ·
- World Bank, Mobile cellular and fixed broadband subscriptions per 100 people (28 October 2026). Official source. ITU figures via the World Bank; the latest year for each country. Original https://data.worldbank.org/indicator/IT.CEL.SETS.P2 ·
- 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 ·
