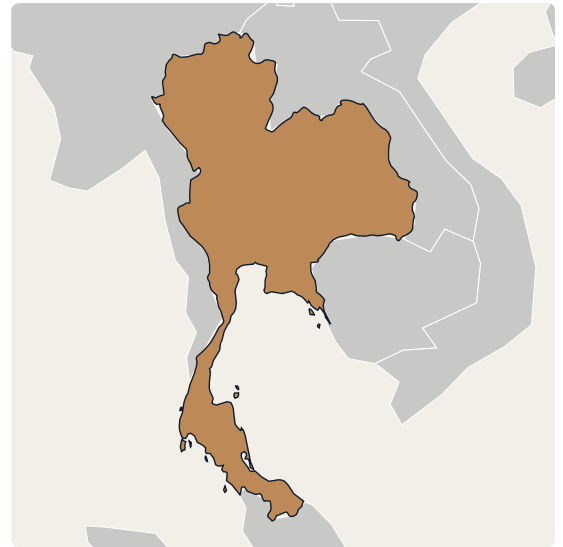


Thailand

Population 71.6 million · Latest figures: 2025

Thai police received 380,378 online crime complaints in 2025, more than 1,000 a day, with 25.2 billion baht reported lost. In the first four months of 2026 there were 121,921 complaints and 7.48 billion baht lost.

Two bodies share the front line. The Anti Online Scam Operation Centre (AOC) was opened by the Ministry of Digital Economy and Society on 1 November 2023 and is reached on 1441. The Royal Thai Police has run an online complaint system since 1 March 2022.



An emergency decree in force since March 2023 lets banks hold suspect payments at once and made it a crime to open or sell mule accounts and SIM cards. An amendment in force since 13 April 2025 makes banks, phone companies and social media platforms share responsibility for victims' losses unless they can show they met the standards set for them, and turned the AOC into a centre where the police, the central bank, the Anti-Money Laundering Office and the telecoms regulator all post staff.

Since October 2025 the Prime Minister has chaired a national steering committee on technology crime. Thailand has also acted against scam compounds across its borders, cutting power, fuel and internet to border towns in Myanmar in February 2025.

PEOPLE SCAMMED

2,822,301

4.8% of adults

Almost two thirds of the victims who complained to police in 2025 were women, and people aged 31 to 40 were the largest age group. Facebook is the channel scammers use most: the digital ministry counts 126,672 cases and 2.81 billion baht lost there, ahead of call centres (32,000 cases and 2.66 billion baht), websites and TikTok. Call-centre gangs phone people posing as officials and frighten them into moving money: in one case in March 2026, officers stopped a 78-year-old woman who had been pushed to withdraw 2 million baht in cash.

Investment scams are run through LINE accounts and fake trading platforms. For 2026 the ministry warned of fake payment links sent by SMS and LINE, cloned voices and fake video calls, bogus crypto and stock schemes, and fake profiles used for romance scams, shops and hotel bookings. Much of this is run from scam compounds across the border: the government identified more than 60 clusters in Cambodia, Laos and Myanmar, and 1,862 Thais were brought home from them in the nine months to June 2026.

PEOPLE WHO LOST
MONEY

2,234,323

79% of victims

Most of the money now leaves by the victim's own hand. The Bank of Thailand says thefts by criminals taking control of banking apps fell to zero in 2025, while people tricked into transferring money themselves lost 5.65 billion baht in the second quarter of 2025 alone. The money goes into mule accounts opened or rented for the purpose: by August 2026 the central bank counted 4.4 million accounts flagged as mules.

Bank rules are built to slow this down. Banks may not put links in SMS or email. A banking app works on one phone only, and the name on the SIM card must match the name on the bank account. A face scan is needed for any transfer of 50,000 baht or more, and again when transfers pass 200,000 baht in a day. Each customer has a daily limit set by risk.

Since 30 August 2025 phone companies must check every link in an SMS before delivering it, use only registered sender names, and suspend a number within 24 hours of the regulator's order. Calls from abroad carry the prefix +697 or +698.

MONEY LOST

US\$874m

฿28.74b in a year,
0.15% of GDP

Police counted 380,378 online crime cases in 2025 with losses of 25.2 billion baht, about 1,045 cases and 69 million baht a day. The count covers complaints made through the police online system, the 1441 hotline and police stations, so scams that are not reported are left out.

Most cases are small purchases that never arrive: goods and services fraud was 53% of cases in 2025. Most of the money goes in investment scams. Between 2022 and 2024 investment fraud cost 28.8 billion baht across 51,881 cases, task or side-job scams 18.8 billion baht and call-centre gangs 10.8 billion baht, while 362,075 goods fraud cases cost 5 billion baht. In January to April 2026 investment-type fraud was 80.2% of losses, an average of 166,449 baht a case, against 15,727 baht for goods and services fraud.

Losses are falling. The Bank of Thailand said people tricked into transferring money lost 5.65 billion baht in the second quarter of 2025, against 8.59 billion baht a year earlier. Losses reported to the government's scam hotline fell 15.4% between February to September 2025 and October 2025 to May 2026. In the first four months of 2026, 121,921 cases cost 7.48 billion baht.

MONEY RETURNED

US\$89.4m

10.2% of the money
lost

Bank refunds are limited to the bank's own failings: the central bank makes banks bear losses caused by their own shortcomings. Since April 2025 a bank, payment firm, phone company or social media platform shares the loss unless it proves it met the standards its regulator set. Most money is now paid over by the victims themselves.

Money can be stopped in mule accounts, but getting it back is slow. Between 2022 and 2024 police asked for 45.1 billion baht to be frozen and 8.78 billion baht was, under a fifth. In the nine months to June 2026 more than 3.6 billion baht was frozen, about 24% of reported losses. By August 2026 about 4 billion baht sat in suspended accounts waiting to be returned.

A regulation in force since 12 August 2026 lets this be paid back without waiting for a court. Banks and police report suspended accounts to the Anti-Money Laundering Office, which publishes them, and victims have 90 days to apply with their police complaint as proof. The office's committee orders a full refund where the money trail is clear and a proportional share where money from several victims is mixed. Only money still in its original form qualifies; assets it was turned into go through prosecutors and the courts. Unclaimed money is kept for ten years.

REPORTED

75%

of victims reported it

In the Armidale 2026 survey, 45.8% of victims of the last 12 months told the police and 75.0% reported to some institution, such as the police, a bank or a platform. Police recorded 380,378 online crime complaints in 2025, more than in 2024, with losses of 25,196 million baht.

They come in through the police online system, police stations and the digital ministry's Anti Online Scam Operation Centre, where an officer takes the report, bank staff joining the conversation hold the money for seven days, and the case is passed into the police system. A bank hold lapses unless a police complaint follows within 72 hours. The centre took 966,125 calls and 362,472 account suspension reports from October 2025 to May 2026, up from 851,495 and 355,381 in February to September 2025, while the losses reported to it fell 15.38%, from 14,366 million baht to 12,156 million.

Banks recorded 39,039 cases of people tricked into transferring money themselves in the fourth quarter of 2025, over 5,443 million baht, down from 46,923 cases and over 8,590 million baht in the second quarter of 2024. The central bank's contact centre advised 151,651 people in 2025, and 3% of the matters concerned financial threats. The electronic transactions agency's online complaint centre took 39,112 complaints in 2025, up 10.62% from 35,358 in 2024, and 23,525 from January to August 2026, down 14.06% from 27,375 a year earlier, while complaints about platforms rose 42.95% to 4,034.

POLICE RECORDS

380,378

cases recorded by the authorities

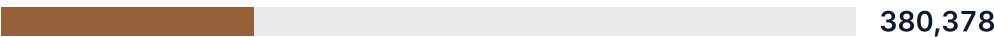
Police count complaints of technology crime made online, through 1441 or at a station, in 14 categories. In 2025, 53% were about goods or services that were paid for and never came, 15% were transfers made to claim a prize, 9% offers of paid tasks, 6% loans, 5% investments and 4% threatening calls from call-centre gangs. Scams that are never reported are not counted.

Opening or lending a bank account or SIM card for someone else's use carries up to three years in prison, and recruiting others to do so two to five years. In a nine-month crackdown to June 2026 the government reported 29,233 arrests, 351,884 mule accounts closed, 23,341 criminal phone numbers suspended and more than 122,840 fraudulent web addresses blocked, 108,517 of them on Facebook. The police Anti-Cyber Scam Centre publishes the complaint figures every week and works with banks to stop transfers in progress: in the first week of March 2026 it stopped payments for 24 victims.

Victims who told the police (estimated)



Cases recorded by the authorities



MOST COMMON

- 1. Government impersonation
- 1. Jobs
- 1. Online shopping

By number, fake sales dominate: 85,215 of the 121,921 complaints in the first four months of 2026 were about goods or services, with an average loss of 15,727 baht. By money, investment scams dominate: they took 6.0 billion baht in the same four months, four fifths of all losses, at an average of 166,449 baht a case.

The same pattern holds over the longer run. From 2022 to 2024 goods and services fraud brought about 362,000 complaints and 5 billion baht of losses, while about 52,000 investment complaints accounted for 28.8 billion baht.

Task scams, in which victims are paid small sums for simple online jobs and then asked to deposit money to carry on, were second by number of complaints. Call-centre gangs, who pose as officials, accounted for about 52,000 complaints and 10.8 billion baht.

Thailand has put shared responsibility into law. Since April 2025 banks, phone companies and social media platforms share responsibility for a victim's loss unless they can prove they met the standards their regulators set, and an institution that fails to suspend a listed account can be fined. The 1441 centre puts the police, the central bank, the Anti-Money Laundering Office and the telecoms regulator in one place, and a Central Fraud Registry links banks and e-money firms, so that when one account is tied to fraud the same person's accounts elsewhere are suspended and checked. The government reports results: for the nine months to June 2026 it says cases fell 69% and losses 87%.

The police complaint figures are less dramatic: 121,921 complaints in the first four months of 2026 is about 1,000 a day, the same daily rate as in 2025. Three weaknesses stand out. Only about a quarter of reported losses is frozen. Little has reached victims: about 4 billion baht was still waiting in suspended accounts when the refund rules took effect in August 2026. And the hold system catches innocent people: about 10,000 accounts a week were being caught in money trails in 2025, which forced a faster release process.

Platforms are inside the liability rule but not inside the centre, and in mid-2026 the Thailand Consumers Council sued 17 defendants, among them Meta, LINE and banks.

Calculation Methodology & Sources

People scammed

From one survey:

- 4.8%: Armidale, ASEAN Consumer Scam Report 2026 for the GSMA (figures computed from the respondent data), Respondent data, Q25 (12 months to 31 July 2026).
- 4.8% of 58,797,938 adults.

People who lost money

From one survey:

- 79.2%: Armidale, ASEAN Consumer Scam Report 2026 for the GSMA (figures computed from the respondent data), Respondent data, Q32 (12 months to 31 July 2026).

Money lost

- ฿25.2b was lost in cases recorded by the authorities. Adding the 1,853,945 victims who lost money but are not in those records, at ฿1,911 each, gives ฿28.74b.
- 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\$58.13 = THB 1,911.45.
- US dollars at 0.030411027 per THB.
- Share of GDP: US\$874m against GDP of US\$577.01b in 2025. World Bank, GDP (current US\$) 2025.

Money returned

- Vanguardia, reporting CONDUSEF, Crece la estafa digital: más de 2.4 millones de fraudes bancarios en México durante 2025, Level average, see note.
- No national figure covers every route, so the average is used for countries where the rules make banks refund only part of fraud losses. Worked out: banks return 11.4% of money lost through banks, the average of Russia and Mexico; banks returned THB 2.88bn (11.4% of the 88.0% of money lost through banks); THB 55.2m came back on money lost outside banks (1.6%, from Armidale's non-government survey of seven Asian markets, converted to money).
- 10.2% of ฿28.74b lost.

Reported

From one survey:

- 75.0%: Armidale, ASEAN Consumer Scam Report 2026 for the GSMA (figures computed from the respondent data), Respondent data, Q33 (12 months to 31 July 2026).

Police records

- 45.8%: Armidale, ASEAN Consumer Scam Report 2026 for the GSMA (figures computed from the respondent data), Respondent data, Q33 (12 months to 31 July 2026).
- 380,378: Online crime cases recorded by the Royal Thai Police, including hacking and ransomware.

Most common

- Ranked by scam types that affected victims of the last 12 months most (Armidale 2026; victims could choose more than one). 30.7% 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/
- The Bangkok Insight, 'อนุทิน' นั่งประธาน คกก.ป้องกัน-ปราบปรามสแกมเมอร์ (PM chairs the anti-scam steering committee) (15 October 2025). News report. Reports an order of the Prime Minister's Office. Original <https://www.thebangkokinsight.com/news/politics-general/politics/1566557/>
- Bank of Thailand, BOT at a Glance 2025 (Annual Report 2025, pp. 12-13) (10 April 2026). Official source. Counts self-directed transfer cases recorded by banks, not every victim. Original https://www.bot.or.th/content/dam/bot/documents/th/research-and-publications-pdf/reports/annual-report/annualreport2568/Annual%20Report_BOT_at_a_glance_2025.pdf ·
- Bank of Thailand, สปท. ออกมาตรการจัดการภัยทุจริตทางการเงิน (measures against financial fraud) (9 March 2023). Official source. Describes the central bank's own measures. Original <https://www.bot.or.th/th/news-and-media/news/news-20230309.html> ·
- Bank of Thailand, การระงับ 'บัญชีม้า' ตัดวงจรมิจฉาชีพ (suspending mule accounts). Official source. The central bank's own count of flagged accounts. Original <https://www.bot.or.th/th/fraud/mule-suspend.html> ·
- Brand Buffet, กสทช. กำจัดซิมม้า (the telecoms regulator acts on mule SIM cards) (12 January 2024). News report. Reports the telecoms regulator's rules. Original <https://www.brandbuffet.in.th/2024/01/nbtc-announced-guidelines-to-combat-cybercrime/>
- Daily News, สืบคดีเดียวคดีออนไลน์พุ่ง 7.6 พันคดี (7,600 online cases in one week) (9 March 2026). News report. Reports the police Anti-Cyber Scam Centre's weekly figures. Original <https://www.dailynews.co.th/news/5671107/>
- Daily News, เงินค้างบัญชี เร่งคืน 4,000 ล้านบาท (4 billion baht waiting to be returned) (12 August 2026). News report. Reports the start of the refund regulation. Original <https://www.dailynews.co.th/articles/6101586/>
- Electronic Transactions Development Agency, ETDA online complaint statistics for 2025 (27 February 2026). Official source. Counts complaints the agency's online complaint centre received. Original https://www.etda.or.th/th/pr-news/1212_stat_68.aspx ·
- Electronic Transactions Development Agency, ETDA online complaint statistics, January to August 2026 (14 September 2026). Official source. Counts complaints the agency's online complaint centre received from January to August 2026. Original <https://www.etda.or.th/th/newsevents/pr-news/ETC/etda-1212-complaint-stats-8-months-2026.aspx> ·
- iLaw, พ.ร.ก.อาชญากรรมเทคโนโลยี 2568 (the 2025 amendment of the technology crime decree) (3 September 2025). Industry source. A legal analysis by a civil society group. Original <https://www.ilaw.or.th/articles/54370>
- InfoQuest, กสทช. เข้ม 8 มาตรการสกัดอาชญากรรมไซเบอร์ (eight telecoms measures against cybercrime) (31 August 2025). News report. Reports the telecoms regulator's rules. Original <https://www.infoquest.co.th/?p=525694>
- InfoQuest, ดีเดย์ 1 ก.พ. ยกระดับความปลอดภัย Mobile Banking (SIM names must match banking names) (31 January 2025). News report. Reports a measure by the digital ministry and the banks. Original <https://www.infoquest.co.th/?p=466022>
- InfoQuest, ลพพรระบุปิดร่างบัญชีม้า! ปรับเกณฑ์ปลดล็อกโฆตุ 4 ชม. ชำสุตไม่เกิน 1 วัน (15 September 2025). News report. Reports a Bank of Thailand briefing on mule accounts. Original <https://www.infoquest.co.th/?p=529525>
- The Nation, Thailand seizes THB24bn as scam and nominee crackdown widens (22 June 2026). News report. Reports a government briefing on a nine-month crackdown. Original <https://www.nationthailand.com/news/general/40067726>
- The Nation, DE Ministry warns of four scam trends to watch in 2026 (26 December 2025). News report. Reports the digital ministry's figures and warnings. Original <https://www.nationthailand.com/news/general/40060353>
- PPTV HD 36, คดีออนไลน์ 68 พุ่ง! เสียหาย 2.5 หมื่นล้าน ภัยทำงานเป็นเครือข่ายสุด (Royal Thai Police online case statistics for 2025, given by the deputy police spokesperson) (20 March 2026). News report. Counts only complaints made to the police online reporting system; scams that are not reported are not included. Original <https://www.pptvhd36.com/news/%E0%B8%AA%E0%B8%B1%E0%B8%87%E0%B8%84%E0%B8%A1/271385>
- Rajah & Tann Asia, New Regulation on Technology Crimes (28 April 2025). Industry source. A law firm summary of the decree that took effect on 13 April 2025. Original <https://www.rajahtannasia.com/viewpoints/new-regulation-on-technology-crimes/>
- Thai PBS, ตร.เปิดแจ้งความออนไลน์ 1 มี.ค.นี้ (police open online complaints on 1 March) (15 February 2022). News report. Reports a police announcement. Original <https://www.thaipbs.or.th/news/content/312720>
- Thai PBS Policy Watch, เร่งคืนเงินของกลาง เขียวยาเหยื่อออนไลน์กว่า 3 พันล้าน (returning seized money to online victims) (29 November 2025). News report. Reports the draft refund rules. Original <https://policywatch.thaipbs.or.th/article/government-240>
- Thai PBS, รู้ไว้! ขั้นตอนแจ้งความคดีออนไลน์ (the steps for reporting an online crime) (22 July 2024). News report. Reports the police reporting procedure. Original <https://www.thaipbs.or.th/news/content/342252>

- Thai Post (Office of the Council of State), การคืนเงินให้แก่ผู้เสียหายจากอาชญากรรมทางเทคโนโลยี (returning money to victims of technology crime) (19 June 2026). News report. An article by the government's legal office on the refund regulation. Original <https://www.thaipost.net/public-relations-news/1016380/>
- Thai Post, สาหผู้บริโภค เพิกคดีฟ้องแพดพอร์มออนไลน์เริ่มต้นแล้ว ศาลส่งหมายคุม 17 บริษัท นัดพร้อม 3 ส.ค.นี้ (29 July 2026). News report. Reports the consumer council's lawsuits. Original <https://www.thaipost.net/general-news/1040762/>
- Thairath, รัฐบาลลุยปราบสแกมเมอร์ ผลงานสายด่วน 1441 (results of the 1441 hotline) (8 June 2026). News report. Reports figures given by the Prime Minister's Office spokesperson. Original <https://www.thairath.co.th/news/politic/2938108>
- Thairath, เปิดสถิติ 4 เดือนแรกปี 69 (online crime statistics for the first four months of 2026) (14 May 2026). News report. Reports police figures given by the deputy government spokesperson. Original <https://www.thairath.co.th/news/politic/2932670>
- Thansettakij, ศูนย์ AOC 1441 แจงความออนไลน์ อายัดบัญชีธนาคาร (what the AOC 1441 centre does) (15 September 2025). News report. Reports how the 1441 centre works. Original <https://www.thansettakij.com/technology/638883>
- Thansettakij, รบ.ออกประกาศจำกัดใช้ Mobile Banking 1 บัญชี ต่อ 1 อุปกรณ์ (one account per device) (11 February 2025). News report. Reports a Bank of Thailand notice. Original <https://www.thansettakij.com/finance/financial-banking/619310>
- Thansettakij, 12 ส.ค. กฎหมายใหม่สกัดภัยออนไลน์ 'ไซยชนก' ลุยสปิดคืนเงินเหยื่อ ปปป. ไม่ต้องรอศาล (12 August 2026). News report. Reports statements by the digital minister. Original <https://www.thansettakij.com/technology/666274>
- Thansettakij, ทางสถิติหลอกลวงออนไลน์ 3 ปี 7.7 แสนคดี (three years of online fraud statistics) (10 January 2025). News report. Reports police statistics presented by the National Cyber Security Agency. Original <https://www.thansettakij.com/business/economy/616695>
- The Standard, คุม 1 ปี สายด่วน 1441 (one year of the 1441 hotline) (21 December 2024). News report. Reports statements by the director of the Anti Online Scam Operation Centre. Original <https://thestandard.co/hotline-1441-online-crime-reduces-losses/>
- The Standard, แบงก์ชาติสั่งลดวงเงินโอน-ชำระไม่เกิน 50,000 ต่อวัน สำหรับกลุ่มเสี่ยงมิจฉาชีพ (daily transfer limits for accounts at risk) (19 August 2025). News report. Reports statements by the Bank of Thailand. Original <https://thestandard.co/bot-sets-new-50k-transfer-limit/>
- The Standard, เริ่มบังคับใช้ พ.ร.ก.ป้องกันอาชญากรรมทางเทคโนโลยีฯ (the technology crime decree takes effect) (20 March 2023). News report. Reports the emergency decree of 2023. Original <https://thestandard.co/emergency-decree-cybercrime-2566/>
- 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/>
- Vanguardia, reporting CONDUSEF, Crece la estafa digital: más de 2.4 millones de fraudes bancarios en México durante 2025 (1 August 2025). News report. Press report of CONDUSEF figures on fraud claims and refunds. Original <https://vanguardia.com.mx/noticias/mexico/crece-la-estafa-digital-mas-de-24-millones-de-fraudes-bancarios-en-mexico-durante-2025-MK17956794>
- Voice of America (Reuters), Thailand cuts power, fuel and internet supply to parts of Myanmar (5 February 2025). News report. Reports a government announcement. Original <https://www.voanews.com/a/thailand-cuts-power-fuel-and-internet-supply-to-parts-of-myanmar/7963575.html>
- 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>