Tanzania



Population 70.5 million · Latest figures: 2025

The Tanzania Police Force recorded 3,424 financial transaction fraud cases in 2025, down 16.3 percent from 4,091 in 2024. The crime report defines them as people scammed through a mobile network, a transfer from a bank, or a withdrawal at an ATM. In the same cases TZS 4.78 billion was stolen, TZS 289 million was recorded as recovered, and 356 suspects were arrested.

The police record the cases and make the arrests. The Bank of Tanzania, the central bank, runs the payment systems and the rules for banks and mobile money firms. The Tanzania Communications Regulatory Authority, the telecoms regulator, counts fraudulent attempts on the mobile networks and writes the SIM registration rules. A national computer emergency team, set up in the communications law, coordinates the response to cybersecurity incidents.

The offence is the Cybercrimes Act, 2015. Causing a loss through a computer system, with dishonest intent, carries a fine of at least TZS 20 million or three times the gain, whichever is greater, or at least seven years in prison, or both. Three later rules deal with the practical side. From 31 January 2025 an operator must switch off a SIM registered by fraud and compensate the loss where it failed to identify the person. From 23 May 2025 a bank or mobile money firm must refund a scam loss of money it holds, unless it proves the customer was negligent or acting fraudulently. In November 2025 the central bank set one complaints procedure from the firm to the Bank.

PEOPLE SCAMMED

2,427,169

6.7% of adults

On the police count the cases sit in a few districts, and almost all of them are mobile. Of 3,424 cases in 2025, 2,892 were a transaction by mobile phone, 336 were a transfer from a bank and 87 were an ATM withdrawal. Temeke recorded 693 of the mobile cases, Kinondoni 451 and Ilala 182, and those three Dar es Salaam districts together are 1,484 cases. Dodoma's mobile column is 244. The largest sums are not all in Dar es Salaam: Mwanza shows TZS 619 million across 160 cases, Temeke TZS 512 million across 808 cases, and Tanga TZS 505 million.

Attempts recorded by the telecoms regulator, a different count from a completed police case, cluster elsewhere. In the quarter to December 2025, Rukwa recorded 3,444 and Morogoro 3,105, and Kilombero district alone was 2,740, while Dar es Salaam was 640. Most handsets are basic phones. The central bank, citing the regulator, puts feature phones at 59.37 million, a penetration of 87.11 percent, against 28.50 million smartphones.

In a study of digital finance users, attempts arrived by phone call or by text, and many callers posed as the financial firm. The usual lines were to reverse a payment, to help a relative said to be in need, or to collect free money. Rural consumers and older adults in that study reported more attempts, and the study found no significant difference between women and men. A further route, written into the SIM rules of January 2025, is a line registered in someone else's name, which the operator must stop.

PEOPLE WHO LOST MONEY

1,966,339

81% of victims

In 2025 Tanzania recorded 7.96 billion mobile payment transactions, worth TZS 255.13 trillion, up from TZS 198.86 trillion. Person-to-person transfers were 607.7 million transactions, worth TZS 20.19 trillion. Six firms issue the electronic value, and 75.78 million SIMs moved money at least once in the 90 days toward the year end. Agents reached 1.98 million. On the police list, 2,892 of the 3,424 scam cases were a financial transaction by mobile phone.

The 2025 SIM rules act on the line. Every operator must watch for fraud at registration, limit an individual to one line on each network for calls, texts and data, switch off a line registered by fraud, block the national identity number and the handset, and send those numbers to the telecoms regulator so other networks can block them. Using an unregistered SIM in order to defraud is an offence, with a fine of at least TZS 3 million or at least six months in prison, or both. In 2025 the central bank reinforced cybersecurity standards for payment firms and tightened the risk data it collects from them.

The shared systems move money across firms. The instant payment system carried an average of 560 million transactions, about TZS 41 trillion, in the 2024/25 financial year, and by the end of 2025 the national QR code was in use at 27 institutions, 21 of them banks and five mobile money firms. A mobile money complaint at the firm is on a 12 hour clock, and an instant payment complaint is on 24 hours.

MONEY LOST

US$24.5m

TZS 62.25b in a year, 0.03% of GDP

In the 3,424 police cases the stolen total is TZS 4,778,550,573 and the recovered column is TZS 288,971,100, about 6 percent of the money taken. The police recorded that recovered amount against the same cases. Temeke accounts for TZS 179.6 million of it, over half the national recovered column. Many regions show a recovered figure of zero, among them Dodoma, Kilimanjaro, Morogoro, Pwani and Rukwa. The force arrested 356 suspects, 308 men and 48 women.

From 23 May 2025 a bank or mobile money firm is liable for a scam loss of money it holds, and it must refund the actual amount unless it proves the customer was negligent or acting fraudulently. Under the January 2025 SIM rules, an operator compensates a person for money lost to registration fraud where it failed to identify the person who did it. The complaint goes to the firm first. Mobile money is on a 12 hour clock and an instant payment on 24 hours. From the firm it can go to the central bank, which gives a written decision within 60 days. A firm that fails to carry that decision out is liable to a fine of TZS 1 million for each day.

Banks resolved 96.8 percent of complaints of every kind by December 2025, up from 66.2 percent in 2022. That figure is the whole complaint book. Sema na BoT, the Bank's complaint system, which means Speak with the Bank, has run since 5 June 2024. Handling by the Bank is free of charge, an investigation can bring in law enforcement, and the complainant may withdraw and take the matter to court.

MONEY RETURNED

US$113,723

0.5% of the money lost

US$113,723 (TZS 289m) of it was returned to victims, 0.5% of the money lost.

REPORTED

75%

of victims reported it

The police recorded 3,424 financial transaction fraud cases in 2025, down from 4,091 in 2024. The telecoms regulator keeps its own quarterly count of fraudulent attempts on the mobile networks. The opened quarters run 12,475 attempts to September 2025, 9,450 to December 2025 (a fall of 24 percent), 9,816 to March 2026, and 7,334 to June 2026 (a fall of 25.29 percent from March). In the June quarter Yas accounted for 2,306 and TTCL for 2,039. Rukwa and Morogoro together were 4,624 of those 7,334. In the December quarter Vodacom recorded 2,645 attempts, the most of any operator, and Kilombero district recorded 2,740.

Losses are also taken to the firm that holds the money, and from the firm to the central bank. The firm is to resolve a mobile money complaint within 12 hours and an instant payment complaint within 24 hours. The Bank gives a written decision within 60 days of receiving the complaint. The routes stay separate: the police station for the criminal case, the network and its regulator for an attempt against a line, and the firm and then the Bank for the money. Sema na BoT, the Bank's complaint system, has taken complaints since 5 June 2024.

In a study of digital finance users, 12 percent formally reported the last fraud attempt they experienced. Most of the others warned friends or family, and 73 percent took no action at all.

POLICE RECORDS

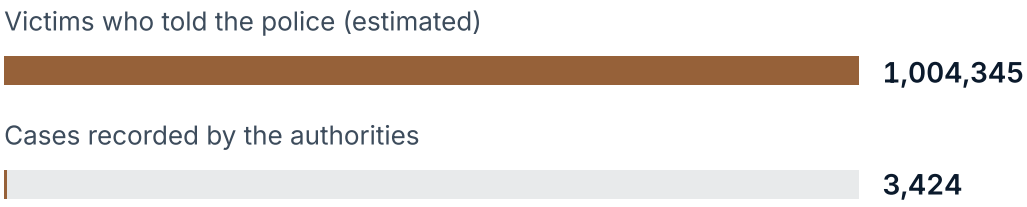
3,424

cases recorded by the authorities

The figure on this page is 3,424 financial transaction fraud cases recorded by the Tanzania Police Force in 2025, with TZS 4.78 billion stolen. The National Bureau of Statistics publishes the series for January to December 2025. The report defines the cases as citizens scammed through a mobile network, a bank transfer or an ATM. The count fell by 667 cases, 16.3 percent, from 4,091 in 2024. The same table records TZS 288.97 million recovered and 356 suspects arrested, 308 men and 48 women. Of the cases, 2,892 were mobile transactions, 336 were transfers from a bank, 87 were ATM withdrawals and 109 were recorded as other.

A second police list counts cyber offences: 1,464 in 2025, up 14.3 percent from 1,281 in 2024. Computer-related fraud on that list rose from 137 to 408. Cyber bullying was 213, down from 453, and illegal interception was 210, up from 160. The stolen amount attached to a yearly case total in this report is the TZS 4.78 billion above. The strategy table prints 1,464 and 3,424 on separate rows.

Causing a dishonest loss through a computer system is an offence under the Cybercrimes Act, 2015: a fine of at least TZS 20 million, or three times the gain, whichever is greater, or at least seven years in prison, or both. Impersonation through a computer system carries at least seven years. The force's stated strategy for 2025 is to work with other institutions, warn the public, and train officers in digital forensics. The arrests on this series are the 356 suspects.



MOST COMMON

1. Online shopping
2. Prizes
3. Investment

The common case on the police count is a mobile money transfer. That column is 2,892 of the 3,424 cases in 2025, about 84 percent. A transfer out of a bank accounts for 336 cases and an ATM withdrawal for 87. The sum taken averages about TZS 1.40 million a case. Districts do not match case for case with money: Mwanza recorded TZS 619 million across 160 cases, Temeke recorded TZS 512 million across 808 cases, with TZS 179.6 million in the recovered column, and Tanga recorded TZS 505 million.

In a study of digital finance users the approach is a call or a text that poses as the financial firm. The person is asked to reverse a payment, to send money to a relative who is said to need it, or to collect free money. A second pattern, which the SIM rules of January 2025 are written against, is a line opened in someone else's identity. The operator must switch that line off, block the national identity number and the handset, and send the numbers to the telecoms regulator so other networks can block them too.

On a separate police list of cyber offences, computer-related fraud rose from 137 cases in 2024 to 408 in 2025, the largest row on that list. Unsolicited messages rose from 37 to 77, and identity-related crimes from 25 to 30. Publication of false information rose from 28 to 81. Those rows stay on the cyber list. They sit beside the 3,424, and they are not part of it.

GOVERNMENT RESPONSE

Operators, the central bank and the police meet at a few fixed points. Operators must pass blocked identity numbers, line numbers and handsets to the telecoms regulator, so a line stopped on one network can be stopped on the others. The Bank's instant payment system and the national QR code carry money across banks and mobile money firms: about 560 million instant transactions and about TZS 41 trillion in 2024/25, with the QR code live at 27 institutions by the end of 2025. A complaint starts at the firm and can move to the Bank, which has run Sema na BoT since June 2024. From May 2025 the firm must refund money it holds unless it proves the customer was negligent or acting fraudulently. The offence is the Cybercrimes Act, 2015, and a national computer emergency team coordinates cybersecurity incidents.

The figures move in both directions. Police cases of this kind fell 16.3 percent in 2025, and attempts counted by the regulator went from 12,475 in the quarter to September 2025 to 7,334 in the quarter to June 2026. Banks resolved 96.8 percent of complaints of every kind by December 2025, up from 66.2 percent in 2022. The police recovered column is TZS 289 million beside TZS 4.78 billion stolen. Computer-related fraud on the separate cyber list rose from 137 to 408, and Kilombero district alone was 2,740 of 9,450 attempts in the quarter to December 2025. The refund stops where the firm shows the customer was at fault.

Calculation Methodology & Sources

People scammed

- 6.7%. Where reliable survey data is not available, we estimate using mobile and broadband penetration.
- 6.7% of 36,013,007 adults.

People who lost money

- 81.0%. Where reliable survey data is not available, we estimate using mobile and broadband penetration.

Money lost

- TZS 4.78b was lost in cases recorded by the authorities. Adding the 1,962,915 victims who lost money but are not in those records, at TZS 29,279 each, gives TZS 62.25b.
- 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$11.52 = TZS 29,278.74.
- US dollars at 0.000393545 per TZS.
- Share of GDP: US$24.5m against GDP of US$90.14b in 2025. World Bank, GDP (current US$) 2025.

Money returned

- National Bureau of Statistics, Crime and Traffic Incidents Statistics Report, January to December 2025, Section 2.6.6, page 41, Table 2.23, Recovered column.
- Value recovered in the same 3,424 financial transaction fraud cases: TZS 288,971,100.

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%).
- 3,424: Financial transaction fraud cases recorded by the Tanzania Police Force.

Most common

- Borrowed from India: ranked by the average of the scam types their victims named (no survey of Tanzania's own). 37.0% of answers are methods such as phishing, or other, and are not ranked.

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