Ukraine

Population 39 million · Latest figures: 2025



The National Police recorded 26,913 cybercrimes in 2025, down 46 percent from 50,181 in 2024. Identified losses on those cases were UAH 766.4 million, up from UAH 539.9 million. Online scams were the largest part of that book: 18,247 cases, down 48 percent from 34,970, and 38 percent of all scam cases the police recorded. Scam cases of every kind were 48,621, down 25 percent from 64,720. The police link part of that fall to a 2023 law that raised the penalty for a scam during martial law, and to their own work.

The Cyber Police Department leads the criminal cases. Since 1 May 2025 it has run a project called Antifraud with the National Bank, the banks and the payment-systems association EMA, as a pilot in 12 regional police headquarters. Police requests go to the banks, and in 2025 the banks blocked UAH 145 million belonging to victims of online scams. In July 2023 Parliament set a higher Criminal Code penalty for a scam during martial law that causes significant harm: a fine or three to five years in prison, and five to twelve years with confiscation of property for an organised group. The Payment Services Law requires a strong check when a customer starts a remote payment, and it requires the provider to return, from its own funds, a payment the customer did not agree to.

PEOPLE SCAMMED

2,772,537

8.6% of adults

The 2025 nationwide crime survey, carried out for the prosecutors, finds that scams fall more on women. The survey names active women of middle age in large cities as the group most exposed. Women were 59 percent of scam victims, against 55 percent of the adult population, and men 41 percent against 45 percent. People aged 35 to 44 were 24 percent of victims against 20 percent of the population, while people aged 55 and over were 26 percent of victims against 37 percent of the population. Cities of more than 500,000 people accounted for 36 percent of scam victims against 23 percent of the population. Deception over goods and services, including shopping online, fell more on the oldest age group. Of online thefts from bank accounts, more than a third were among people in villages, with Kharkiv region and Kyiv the largest shares of those cases.

People are reached by a message about state or international aid, a caller posing as bank security or as the central bank, an offer of extra income that starts with a small payment, and a replacement SIM taken after codes for the mobile app. The police add unpaid online orders, a hacked social account asking for help, and a story about a relative in trouble. Look-alike pages copy the state services portal, aid sites, banks and parcel firms. Money then moves through other people's accounts and into cryptocurrency. In the survey, 95 percent of scam victims did not know the person who deceived them, and for 78 percent it happened once.

PEOPLE WHO LOST MONEY

1,680,412

61% of victims

On the central bank's card count for 2025, 83 percent of illegal operations were on the internet and 17 percent on a physical device. Of the money, 91 percent moved on the internet. The average illegal operation was UAH 5,536, up 30 percent from UAH 4,247, and the average on the internet was UAH 6,043. Social engineering caused 90 percent of the losses, up from 84 percent: the customer hands over card details, one-time codes or banking passwords, or confirms the payment.

The usual approaches are a message about social assistance, a caller who claims to be from the bank or the central bank and says the account will be blocked, a messenger offer of extra income, and a SIM swapped onto the phone number that opens the banking app. Police cases add fake online shops, calls about a payment that does not exist, and wartime stories about collections for the armed forces or a prisoner's release.

The Payment Services Law requires a strong check when a customer opens an account remotely, starts a remote payment, or acts when a scam is suspected. The central bank's May 2023 rules require the provider to watch payments against what is normal for that customer. The central bank links the fall in card scams, to 27 illegal operations per million card payments, to those checks. Once money has moved, Antifraud lets the police ask the bank to stop it: from 1 May 2025 banks blocked UAH 145 million after 4,539 requests.

MONEY LOST

US$87.1m

UAH 3.63b in a year, 0.04% of GDP

Identified losses on the police cybercrime count were UAH 766.4 million in 2025, up from UAH 539.9 million in 2024. Payment providers reported a separate card loss of UAH 1.4 billion, up 24 percent, on 256 thousand operations. The police count compensation, once property under arrest and property seized are included, at UAH 784.8 million, equal to 102.39 percent of the identified cybercrime losses. In the Antifraud pilot, running in 12 regional police headquarters since 1 May 2025, the banks blocked UAH 145 million that belonged to victims of online scams.

Where a payment left an account without the customer's consent, the Payment Services Law puts the loss on the provider. As soon as the provider finds that payment, or the customer reports it, the provider must return the sum from its own funds, pay a daily penalty at twice the central bank's policy rate until the money is back, and refund any fee. The customer has to tell the provider as soon as they learn of a payment they did not agree to, or of one that went to the wrong person. For a payment that reached the wrong person, the refund depends on notice within 90 days of the debit, and that person's provider must block the sum for up to 30 days. A payment the customer confirmed is treated as accepted. Social engineering, the customer disclosing details or confirming the payment, was 90 percent of card losses in 2025.

MONEY RETURNED

US$5.4m

6.2% of the money lost

US$5.4m (UAH 223.6m) of it was returned to victims, 6.2% of the money lost.

REPORTED

75%

of victims reported it

In the 2025 nationwide crime survey, 24 percent of scam victims said that they or someone else told the law enforcement bodies, and 75 percent said they did not. The reasons most often given were that the police would have done nothing (34 percent) and that there would have been no evidence (27 percent). Among those who did report, 65 percent wanted the money back. The police accepted 96 percent of those reports. Of people who suffered online theft from a bank account, 30 percent said the case was reported and 67 percent said it was not. The leading reason for not reporting was a turn to another body, such as an insurer (24 percent), and 9 percent said the bank had already dealt with it. Of people deceived over goods or services, including shopping online, 92 percent did not go to law enforcement.

The police recorded 48,621 scam cases in 2025, down 25 percent from 64,720, and 26,913 cybercrimes, down 46 percent from 50,181. Payment providers reported 256 thousand illegal card operations to the central bank, down 5 percent, with UAH 1.4 billion lost. The routes meet in Antifraud. From 1 May 2025 the police sent 4,539 requests to banks, and the banks blocked UAH 145 million belonging to victims. The central bank's incident team dealt with more than 15,000 phishing emails and started blocks on about 72,000 look-alike sites copying state sites, banks and delivery firms. The Cyber Police Department works these cases with the central bank and the banks.

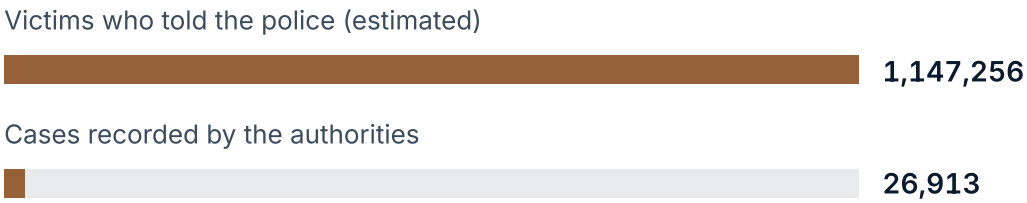
POLICE RECORDS

26,913

cases recorded by the authorities

The figure on this page is 26,913 cybercrime cases recorded by the National Police of Ukraine in 2025, with UAH 766.4 million of identified losses. The count is wider than scams against people. The same pages divide it into online scams (18,247), offences against computer systems (3,882), banking-sector offences (3,328) and telecommunications and illegal content (1,456). Cases fell 46 percent from 50,181 in 2024, while the identified losses rose from UAH 539.9 million. Online scams were the row that fell furthest, by 48 percent, and they were 38 percent of all scam cases.

Beside that series, the same report records 48,621 scam cases of every kind, down 25 percent from 64,720. In 2025 the police notified 3,500 people of suspicion in 9,000 cyber offences and sent nearly 9,100 cyber offences to court. On online scams they notified nearly 1,000 people of suspicion, served indictments on 696 people and stopped 21 organised groups. The charges use the fraud offence in the Criminal Code, including a scam by computer and a scam by an organised group, and the offence of breaking into a computer system. Since August 2023, a scam during martial law that causes significant harm has been its own part of that offence, with prison of three to five years, and an organised group can face five to twelve years and confiscation of property. Of 583 indictments the police sent to court against organised groups, 72 involved information and communication systems.



MOST COMMON

1. Online shopping
2. Card fraud

Online scams are the largest row in the police cybercrime count: 18,247 cases in 2025, down 48 percent from 34,970, and 38 percent of all scam cases the police recorded. The police describe the usual forms as goods or services sold online and not delivered, phishing messages and pages that collect logins and card details, calls from someone pretending to be bank staff, a hacked social account that asks friends for help, and call centres chasing a payment that does not exist. Scripts that use the war are still common: a false collection for the armed forces, a demand for money to free a prisoner or to locate a missing person, and help offered with a payment to a dead soldier's family.

By money, the central bank's card series reads differently from the police case count. Of UAH 1.4 billion lost on 256 thousand illegal card operations, 91 percent moved on the internet and 90 percent was social engineering: the customer handed over details or confirmed the payment. The four scripts the central bank names are an aid message, a fake call from a bank or from the central bank, an income offer in a messenger, and a replacement SIM on the financial phone number. Banking-sector offences on the police count were 3,328, down 59 percent from 8,195, and offences against computer systems were 3,882. In the crime survey, the headings among people who were hit are deception over goods and services, including online purchases, scams, and online theft from a bank account.

GOVERNMENT RESPONSE

Ukraine has started to make the police and the banks act on the same cases. Since 1 May 2025 the National Police, the National Bank, the banks and the payment-systems association EMA have run Antifraud in 12 regional headquarters. The police send a request and the bank can block the money: UAH 145 million was blocked in 2025, after 4,539 requests. The police share attack data with the state cyber incident team, CERT-UA. With the central bank and the State Service of Special Communications they run a public campaign on the security of money online. The law requires a strong check on a remote payment, and a payment made without consent must be returned by the provider from its own funds.

The case counts fell and the money rose. Cybercrimes were down 46 percent, from 50,181 to 26,913, and online scams were down 48 percent. Illegal card operations fell 5 percent, to 27 per million card payments. Identified police losses rose from UAH 539.9 million to UAH 766.4 million, and card losses rose 24 percent to UAH 1.4 billion. Social engineering rose from 84 percent to 90 percent of the card money. Those are payments the customer confirmed, and the provider's own-funds refund applies to a payment made without that consent. The police put compensation, once arrested and seized property is included, at UAH 784.8 million. Call-centre groups inside Ukraine, some aimed at people abroad, were still sent to court, and the money moved through other people's accounts and cryptocurrency.

Calculation Methodology & Sources

People scammed

- 8.6%. Where reliable survey data is not available, we estimate using mobile and broadband penetration.
- 8.6% of 32,283,473 adults.

People who lost money

- 60.6%. Where reliable survey data is not available, we estimate using mobile and broadband penetration.

Money lost

- UAH 766.4m was lost in cases recorded by the authorities. Adding the 1,653,499 victims who lost money but are not in those records, at UAH 1,732 each, gives UAH 3.63b.
- 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$41.53 = UAH 1,731.50.
- US dollars at 0.023987101 per UAH.
- Share of GDP: US$87.1m against GDP of US$214.23b in 2025. World Bank, GDP (current US$) 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%).
- 26,913: Cybercrime cases recorded by the National Police of Ukraine.

Most common

- Ranked by kinds of fraud recorded in the 2025 nationwide crime survey. 23.0% 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/
- Info Sapiens, for the EU project Pravo-Justice and the Office of the Prosecutor General, Nationwide study: assessment of the crime rate, the work of law enforcement bodies and public trust in the justice system in Ukraine (1 October 2025). Survey. 14,347 people aged 16 and over, March to May 2025. Types from the three 12-month fraud rates on slides 117, 131, 147 and 155. The survey does not give a combined share scammed on our question. Original https://www.sapiens.com.ua/publications/socpol-research/371/Report_National_Crime_Survey.pdf ·

- National Bank of Ukraine, Card fraud in 2025: fewer cases, larger losses (17 April 2026). Official source. 256 thousand fraudulent card operations with losses in 2025, UAH 1.4 billion lost. Payment-card transactions, not a register of scam cases against people. Original https://bank.gov.ua/ua/news/all/shahraystvo-z-platijnimi-kartkami-u-2025-rotsi-kilkist-vipadkiv-znizilasya-suma-zbitkiv--zrosla ·
- National Bank of Ukraine, Consolidated management report for 2025 (6 April 2026). Official source. Year ended 31 December 2025. PDF dated 6 April 2026. More than 15,000 phishing emails handled, and about 72,000 phishing resources sent for blocking. Original https://bank.gov.ua/admin_uploads/article/NBU_2025_consolidated_fsu.pdf ·
- National Bank of Ukraine, Resolution No. 58 on authentication in the payment market (3 May 2023). Official source. Officially published 9 May 2023. Requires providers to monitor payments for unauthorised or fraudulent acts, under article 68 of the Payment Services Law. Original https://bank.gov.ua/admin_uploads/law/03052023_58.pdf ·
- National Police of Ukraine, Report on the results of work in 2025 (3 April 2026). Official source. Pages 48 to 50: 26,913 cybercrimes in 2025 with UAH 766.4 million of identified losses. Scams that were not reported are outside the count. Original https://npu.gov.ua/static-objects/npu/sites/1/zvit-npu-2025.pdf ·
- National Police of Ukraine, Report on the state of cybersecurity in 2025 (17 February 2026). Official source. Page 2: 26.9 thousand cybercrimes registered in 2025. Compensation including arrested and seized property UAH 784.8 million, 102.39 percent of identified losses. The arrested and seized part is not entered as money recovered. Original https://npu.gov.ua/static-objects/npu/sites/1/zvit-npu-po-kb-2025.pdf ·
- Verkhovna Rada of Ukraine, Law No. 3233-IX amending the Criminal Code on fraud (13 July 2023). Official source. Rewrites article 190 of the Criminal Code. Adopted 13 July 2023, in force 11 August 2023. Opened from the Internet Archive snapshot of 27 November 2023. Original https://zakon.rada.gov.ua/laws/show/3233-20 ·
- Verkhovna Rada of Ukraine, Law of Ukraine on payment services, No. 1591-IX (26 June 2026). Official source. Text as revised to 26 June 2026, opened from the Internet Archive. Article 68 requires strong authentication. Article 86 returns an unaccepted payment from the provider's own funds. Original https://zakon.rada.gov.ua/laws/show/1591-20 ·
- 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 ·
- 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 ·
