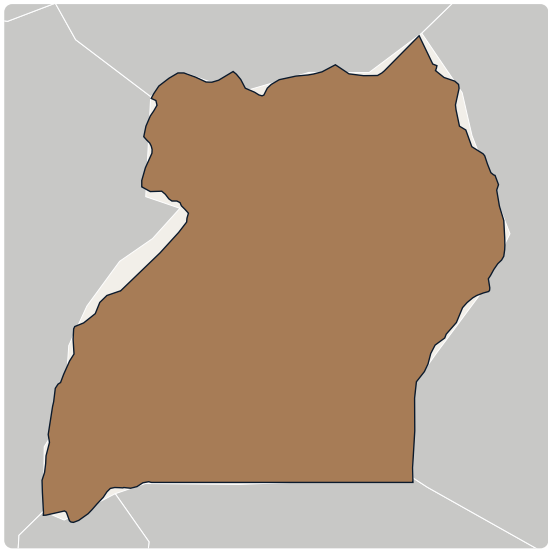
Uganda



9.2% of adults in Uganda are scammed each year, losing US$66.4 million.

Population 51.4 million · Latest figures: 2025

The police recorded 8,455 scam cases in 2025, down from 10,449 in 2024. Those cases lost UGX 164.05 billion, and the police recovered UGX 10.07 billion. The wider economic and corruption book fell from 13,132 cases to 11,548, and cyber cases in the same table fell from 474 to 412.

The police and the prosecutors take the criminal files. The central bank chairs a forum of the financial regulators and the finance ministry. With the banks' association, the payment firms, the financial intelligence authority and the telecoms regulator, it also set up an anti-fraud consortium to share information, press for policy, and run joint public education and training.

The charge on the 8,455 cases is obtaining money by false pretence, section 285 of the Penal Code. From 1 December 2024 a bank or a deposit-taking microfinance institution must send a serious cyber incident to the central bank within 24 hours. Using another person's SIM card for an illegal purpose is an offence under the 2024 interception regulations. A public notice in Luganda on 31 March 2026 says electronic fraud, obufere done through a computer or a network, remains an offence after the court struck other parts of the 2022 computer-misuse amendment.

PEOPLE SCAMMED

2,359,860

9.2% of adults

In a justice survey, fraud incidents were 48 percent in person, 44 percent by phone and 7 percent online. Scripts named relatively often were being cheated on the quantity or quality of goods, being told that money had been sent by mistake and asked to send it back, and being told of a prize that had to be confirmed with money or a PIN.

Among people using mobile money or mobile banking in Kampala, Mbarara and rural markets, most attempts came by phone or text. The usual ask was to reverse a payment or to take free money. Middle-aged, urban, better educated and less poor users reported more attempts. The survey found no clear difference between women and men in whether an attempt happened, and women were more often targeted more than once a month. Nearly two in five of those users had a SIM registered in someone else's name.

One prosecution named teachers, health workers and farmers in Luweero and Pallisa. Between September 2024 and February 2025 the accused used SIM cards in other people's names, posed as a former member of parliament, and took mobile money for government jobs and scholarships. The police also brought home 26 Ugandans who had paid UGX 2.5 million to UGX 4 million for promised jobs in Thailand and were then put to work in scam centres in Myanmar.

PEOPLE WHO LOST MONEY

1,917,063

81% of victims

The money moves when the person is persuaded to send it. On the surveys, the scripts are a mistaken transfer that must be returned, a prize that needs a payment or a PIN, a request to reverse a payment, and an offer of free money. In the job and scholarship prosecution the payments were mobile money on lines registered to other people. In the digital-finance survey, nearly two in five users held a SIM that was not registered to them.

From 1 December 2024 a bank or a deposit-taking microfinance institution reports a serious cyber incident to the central bank within 24 hours and files every incident each quarter. The central bank's payments control system uses set rules and transaction patterns to filter real-time gross settlement traffic. After a fraud report reaches the telecoms regulator, it is shared with a committee of the regulator, the phone companies and the security agencies, and the suspected SIM is blocked while the report is investigated.

From 1 January 2027, cheque limits between banks will be lower and over-the-counter cash withdrawals will be capped. Cybersecurity rules for payment firms, and for other non-bank firms in digital payments, are the central bank's priority for the next financial year. Retail payments still run as separate systems, with high fees and limited visibility from one system to another, and talks on a national switch were still under way.

MONEY LOST

US$66.4m

UGX 239.37b in a year, 0.11% of GDP

Of the UGX 164.05 billion recorded as lost in the 8,455 scam cases, the police recovered UGX 10.07 billion, about 6 percent. On the cyber row they recorded UGX 5.31 billion lost and UGX 231.6 million recovered. On bank and other corporate fraud they recorded UGX 1.62 billion lost and UGX 283.9 million recovered.

In the digital-finance survey, among users who had lost money to a scam, an unexpected fee or a service problem in the past year, 27 percent sought redress and 20 percent got some or all of the money back. The last problem was usually mobile money. People reached the phone company, the service provider, an agent, or a government office including the police, usually by phone. Of those who sought redress, 61 percent were satisfied. Men were more likely to ask, and older and better educated people were more likely to recover money.

In the year to 30 June 2026, banks and other deposit-takers logged 414,815 customer complaints of every kind, and 99.9 percent of them were resolved within six months. Mobile money and mobile banking were 154,683 of them. The central bank handles complaints a customer still considers unresolved by the firm. In February 2026 a magistrate gave three years on each of three counts, to run together, in a mobile-money job scam that used other people's SIM cards.

MONEY RETURNED

US$2.8m

4.2% of the money lost

US$2.8m (UGX 10.07b) of it was returned to victims, 4.2% of the money lost.

REPORTED

75%

of victims reported it

The police recorded 8,455 scam cases in 2025, down from 10,449 in 2024. Among digital-finance users in Kampala, Mbarara and rural markets, 22 percent formally reported the last attempt, 41 percent did nothing, and most of the rest warned friends or family. Of users who had lost money to a scam, an unexpected fee or a service problem, 27 percent sought redress, usually over mobile money, from the phone company, the provider, an agent, or a government office including the police.

In the year to 30 June 2026, banks and other deposit-takers logged 414,815 customer complaints of every kind. Mobile money and mobile banking were 154,683, which is 37.29 percent. Agent banking was 13.27 percent and internet banking 9.35 percent. 99.9 percent of them were resolved within six months, and the central bank handles complaints the customer still considers unresolved. Since 1 December 2024 a bank also sends a serious cyber incident to the central bank within 24 hours.

A fraud report that starts with a phone company can move to the telecoms regulator. The regulator shares it with a committee of the regulator, the phone companies and the security agencies, and the suspected SIM is blocked while the report is investigated. In the year to June 2025, 19 operators filed 232 security incidents, 82 in the last quarter. Cases brought straight to the regulator were mostly WhatsApp and email account takeovers and mobile money fraud. Those registers sit beside the police count.

POLICE RECORDS

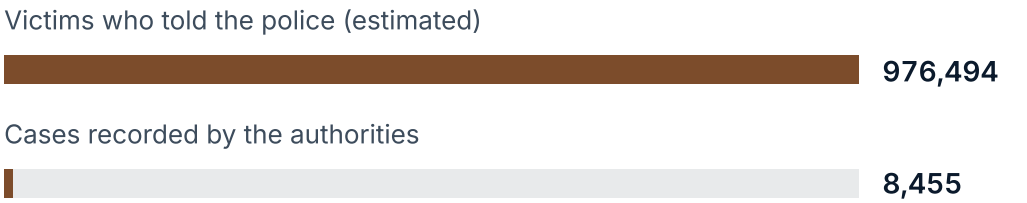
8,455

cases recorded by the authorities

The figure on this page is 8,455 scam cases recorded by the Uganda Police Force in 2025, with UGX 164.05 billion lost and UGX 10.07 billion recovered. It is those cases only, down from 10,449 in 2024. The economic and corruption book beside it was 11,548 cases, including cyber crimes 412, bank and other corporate frauds 69, forgeries 817 and land frauds 663.

Of those 11,548 cases, 3,377 went to court and 1,018 ended in a conviction. Another 6,078 were still under inquiry. Of the 412 cyber cases, 101 went to court and 26 ended in a conviction, and 247 were still under inquiry. The charge on the page's count is section 285 of the Penal Code. A Luganda notice of 31 March 2026 says electronic fraud remains an offence. In February 2026 a magistrate gave three years, to run together, for fraud on a customer, the Penal Code charge, and use of another person's SIM.

Kampala Metropolitan South recorded 1,919 of the economic cases and Central Police Station Kampala 562. The police also recorded 18 money-laundering cases of about UGX 20 billion, with the financial intelligence authority and the prosecutors. Parish development files added 389 cases, 68 of them scams.



MOST COMMON

1. Online shopping
2. Jobs
3. Investment

Scam cases are the large row: 8,455 of the 11,548 economic and corruption cases in 2025, with UGX 164.05 billion recorded as lost on that row and UGX 10.07 billion recovered. The pattern is a phone call, a text or a meeting. The ask is to return a transfer that was said to be a mistake, to pay or enter a PIN for a prize, to reverse a payment, or to accept free money.

A February 2026 prosecution used that pattern on teachers, health workers and farmers in Luweero and Pallisa: a government job or a scholarship, paid by mobile money, on a SIM registered to someone else. Cyber cases were 412, down from 474, with UGX 5.31 billion lost and UGX 231.6 million recovered. Cases brought straight to the telecoms regulator were mostly WhatsApp and email account takeovers and mobile money fraud.

Bank and other corporate fraud was 69 cases and UGX 1.62 billion lost. Land fraud rose from 397 cases to 663. The police describe those files as a false title paper, a false application to register land, trespass, obtaining money by a false story, and forgery. Parish development cases were 389, of which theft was 198 and scam cases were 68. The police also brought home 26 Ugandans from scam centres in Myanmar.

Scam type	People scammed	Money lost
Online shopping Borrowed from Australia, Canada, India and 4 more	889,982	US$3.8m
Jobs Borrowed from Australia, Canada, India and 4 more	820,715	US$7.7m
Investment Borrowed from Australia, Canada, India and 5 more	738,930	US$23.1m
Prizes Borrowed from Australia, Canada, India and 3 more	665,743	US$5.1m
Government impersonation Borrowed from India, Japan, the Philippines and 4 more	523,702	US$6m
Card fraud Borrowed from India, the Philippines, the United States and Vietnam	497,652	US$3.1m
Charity Borrowed from Australia, India, the Philippines and 2 more	415,440	US$2m
Romance Borrowed from Australia, Canada, India and 5 more	389,389	US$6m
Threats and extortion Borrowed from Australia, Canada, India and 10 more	17,098	US$129,126
Tech support Borrowed from Australia, Canada, India and 10 more	11,275	US$115,001
Loans Borrowed from Australia, Canada, India and 10 more	2,650	US$13,386
Friend or family impersonation Borrowed from Australia, Canada, India and 10 more	2,079	US$8,133
Business impersonation	646	US$9,921

Scam type	People scammed	Money lost
Borrowed from Australia, Canada, India and 10 more		
Other Borrowed from Australia, Canada, India and 10 more	307,725	US$2m
Stolen logins and devices Borrowed from Australia, India, the Philippines and 3 more	1,685,395	US$7.4m

GOVERNMENT RESPONSE

On 4 December 2025 the financial-sector stability forum, chaired by the central bank, said operational risk was still high, especially cyber threats and fraud at some institutions, while the overall number of those events had fallen. The anti-fraud consortium, with the banks, the payment firms, the financial intelligence authority and the telecoms regulator, shares information and runs joint public education. A payments control system filters real-time gross settlement traffic.

Since 1 December 2024, banks and deposit-taking microfinance institutions report a serious cyber incident within 24 hours. Nineteen operators filed incident registers in the year to June 2025, and malware infections on networks fell from 1,585,170 to 1,411,933. In August 2026 the telecoms regulator still rated the sector in the basic security category. Scam cases fell from 10,449 to 8,455, with about 6 percent of the recorded loss recovered, and cyber cases fell from 474 to 412. Convictions were 1,018 of 11,548 economic cases. In the digital-finance survey, 20 percent of users who lost money to a scam, a fee or a service problem got some or all of it back.

The December 2024 incident rules cover banks and deposit-taking microfinance institutions. Cybersecurity guidelines for payment firms are the next financial year's priority. Retail payments still run as separate systems, with high fees and limited visibility, and work with the telecoms regulator on consumer protection remains a priority.

Calculation Methodology & Sources

People scammed

- 9.2%. Where reliable survey data is not available, we estimate using mobile and broadband penetration.
- 9.2% of 25,578,087 adults.

People who lost money

- 81.2%. Where reliable survey data is not available, we estimate using mobile and broadband penetration.

Money lost

- UGX 164.05b was lost in cases recorded by the authorities. Adding the 1,908,608 victims who lost money but are not in those records, at UGX 39,467 each, gives UGX 239.37b.
- 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$10.95 = UGX 39,466.86.
- US dollars at 0.000277547 per UGX.
- Share of GDP: US$66.4m against GDP of US$61.99b in 2025. World Bank, GDP (current US$) 2025.

Money returned

- Uganda Police Force, Annual Crime Report 2025, Appendix, Monthly crime by crime analysis, printed page 124, value of property recovered.
- Value of property recovered in the same 8,455 cases: UGX 10,069,298,876.

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%).
- 8,455: Obtaining by false pretences cases recorded by the Uganda Police Force.

Most common

- Borrowed from India, the Philippines and Vietnam: ranked by the average of the scam types their victims named (no survey of Uganda's own). 36.9% of answers are methods such as phishing, or other, and are not ranked.
- Borrowed from Australia, Canada, India, Indonesia, Japan, Malaysia, the Philippines, Singapore, South Korea, Thailand, the United Kingdom, the United States and Vietnam: Online shopping, Jobs, Investment, Prizes, Government impersonation, Card fraud, Charity, Romance, Threats and extortion, Tech support, Loans, Friend or family impersonation, Business 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 UGX: Online shopping UGX 13.61b, Jobs UGX 27.65b, Investment UGX 83.31b, Prizes UGX 18.37b, Government impersonation UGX 21.68b, Card fraud UGX 11.27b, Charity UGX 7.2b, Romance UGX 21.57b, Threats and extortion UGX 465.2m, Tech support UGX 414.3m, Loans UGX 48.2m, Friend or family impersonation UGX 29.3m, Business impersonation UGX 35.7m, Other UGX 7.2b, Stolen logins and devices UGX 26.53b.

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