EUROPEAN UNION AGENCY FOR FUNDAMENTAL RIGHTS

ONLINE FRAUD

PEOPLE'S EXPERIENCES ACROSS THE EU

REPORT

Contents

Key findings

A significant number of people in the European Union (EU) have been affected by online fraud – ranging from financial loss through fake shopping sites or fraudulent investment schemes to compromise of their personal data. However, fewer than half of victims report such incidents to the police or other services. Online fraud affects victims in various ways: some seek to warn others by sharing experiences, while others suffer emotional distress or ill health.

- One in four people in the EU fell victim to online fraud in their lifetime. 24 % of respondents have been deceived - via instant messages or emails - into transferring money, making payments or disclosing their own personal data.
- The most prevalent type of fraud is fake online shopping, whereby fraudsters offer goods or services that are paid for but never arrive (experienced by 35 % of victims). The second most common type of fraud is impersonation scams (between 25 -22 % of victims). In impersonation scams, fraudsters pretend to be a family member (experienced by 25 % of victims), a business or work contact (24 % of victims), or a representative of a bank (22 % of victims). The third most common type of fraud is investment scams (experienced by 20 % of victims).
- Among those who experienced one or more instances of online fraud, over one in three (37 %) fell victim to more than one type of fraud in their lifetime.
- Only 15 % of victims report the fraud to the police. Overall, 44 % of victims reported the fraud to different organisations, including the police, banks, online platforms and telecom companies.
- 35 % of victims sought to warn others by sharing their experiences.
- One in three victims (34 %) changed their online behaviour post-fraud, while 28 % of victims said they had a loss of trust.

Introduction

According to a 2025 Europol assessment, online fraud represents a major criminal threat, affecting a growing number of victims and causing substantial financial harm. Following the ProtectEU Internal Security Strategy issued in 2025, the European Commission is developing an action plan on online fraud to strengthen prevention, enhance law enforcement responses and improve victim support.

Victims of crime in the EU benefit from legal protection afforded to them under Article 47 of the Charter of Fundamental Rights of the European Union (right to an effective remedy and to a fair trial) and the Victims' Rights Directive (Directive 2012/29/EU), which is currently under revision. Under this directive, victims have a right to be informed about progress on the matter they have reported to the authorities, to be acknowledged as victims who reported the crime, and to participate in criminal proceedings. Under EU law, rights are afforded to victims of all crime, including online fraud.

This short paper aims to shed light on the prevalence of online fraud, on reporting it to the police and other services, and on the impact it has on victims.

The findings are based on an EU-wide Eurobarometer survey of 26 453 respondents and – specifically – data from questions developed by FRA. For more details on the methodology and data collection, see the box 'Data collection'. Separately, FRA is also planning to release findings from its ongoing qualitative research on the rights of online fraud victims, which involves in-depth interviews with victims of online fraud, legal practitioners and other professionals in eight Member States (Belgium, Germany, Ireland, Lithuania, the Netherlands, Poland, Portugal and Sweden).

Data collection

The data presented in this document are based on the Eurobarometer survey wave 104.2. Data collection was carried out between 6 and 30 November 2025 by the survey company Verian Belgium. The questions that FRA developed for the Eurobarometer survey were included among other survey modules. The use of the Eurobarometer is coordinated by European Commission's Directorate-General for Communication, 'Public Opinion & Citizen Engagement' Unit.

FRA joined the data collection by adding and financing the inclusion of specific questions related to views about and experiences with online services. This included online fraud, hate speech and content moderation, child safety, as well as privacy and data protection.

This paper briefly presents results relating to questions addressing online fraud.

The survey covers people living in the 27 European Union Member States, aged 15 years and over. The 26 453 respondents were randomly selected and results weighted to match the demographic profile in each country by gender and age, urbanisation and region. The data are representative of the population in each Member State and of the EU.

1. Prevalence of online fraud

The survey respondents were asked whether they had ever been tricked via instant messages or email into transferring money, paying for something or giving their own personal data. The question asked in the survey was as follows: '*Have you ever been tricked, by instant messages or emails, into transferring money, paying for something, or giving your personal data by people belonging to one or more of the following categories?'.*

The respondents could select one or more of the following categories, depending on their experiences: someone pretending to be a member of the respondent's family or asking for help on behalf of a family member; someone pretending to be a business or work contact; someone promising an investment with great benefits; someone pretending to be a representative of a bank or the police; someone pretending to sell goods or services; someone pretending to be in a romantic relationship with the respondent and demanding money; or someone else. They could also indicate that they had never encountered any of these situations or that they do not use email or instant messaging, or they could select the category "Don't know".

Results

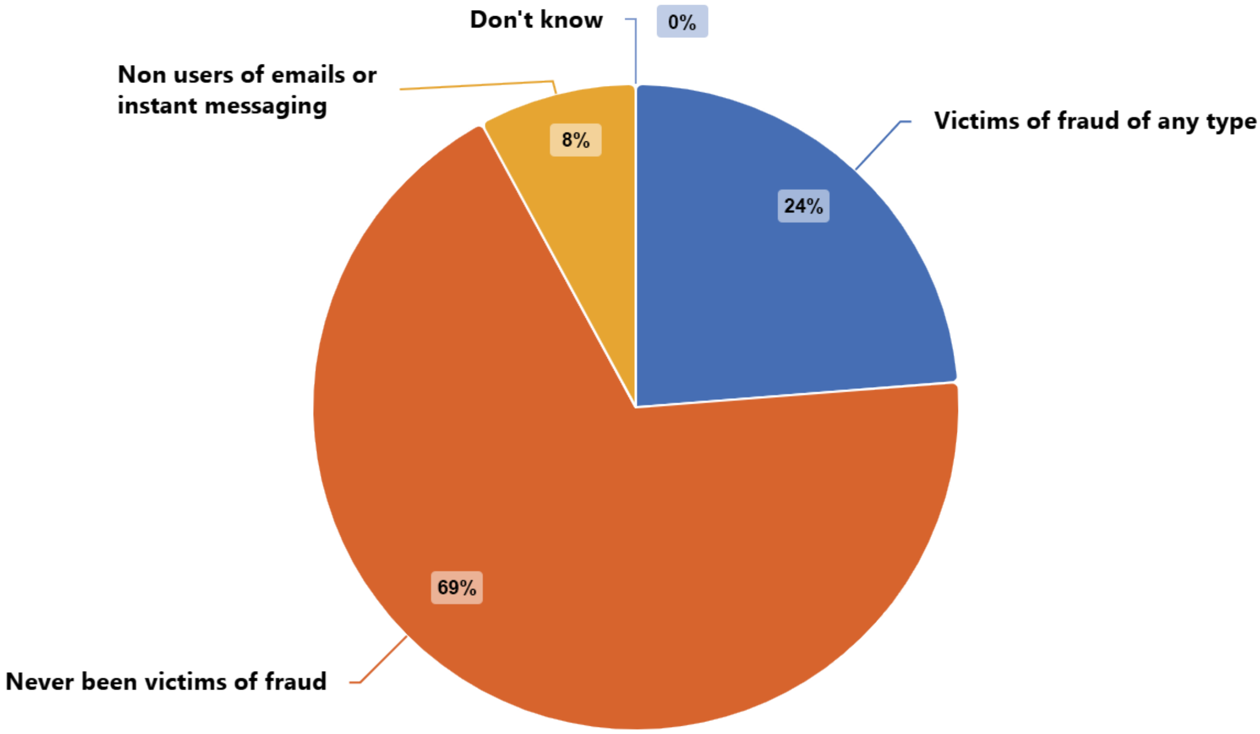
Overall, 24 % of people in the EU – one in four – fell victim to online fraud (Figure 1).

Among those in the survey who indicated they were victims, 35 % have been defrauded by someone pretending to be selling goods or services (Figure 2). Other widespread types of fraud (experienced by 25 to 20 % of victims) involved perpetrators pretending to be: a family member (or speaking on behalf of a family member) asking for help; a business or work contact; a representative of a bank; or promising investment opportunities with great benefits. 11 % of victims experienced romance fraud and 10 % of victims were defrauded by someone pretending to be the police. 18 % of victims experienced other types of fraud that were not specifically listed in the survey.

When the results are examined in terms of the experiences of people in the EU in general with respect to overall prevalence rates for different types of online fraud, the results range from 8 % of people in the EU who have been defrauded by someone pretending to sell goods or services, to 3 % defrauded by someone pretending to be in a romantic relationship with the victim and demanding money, and 2 % defrauded by someone pretending to be the police.

In the survey, victims could select one or more types of online fraud, depending on their experiences, which could have taken place over the respondent's lifetime (or, rather, the time during which they have been using online tools and services such as email or instant messaging).

Figure 1 – Prevalence of online fraud overall across the EU-27 (%)



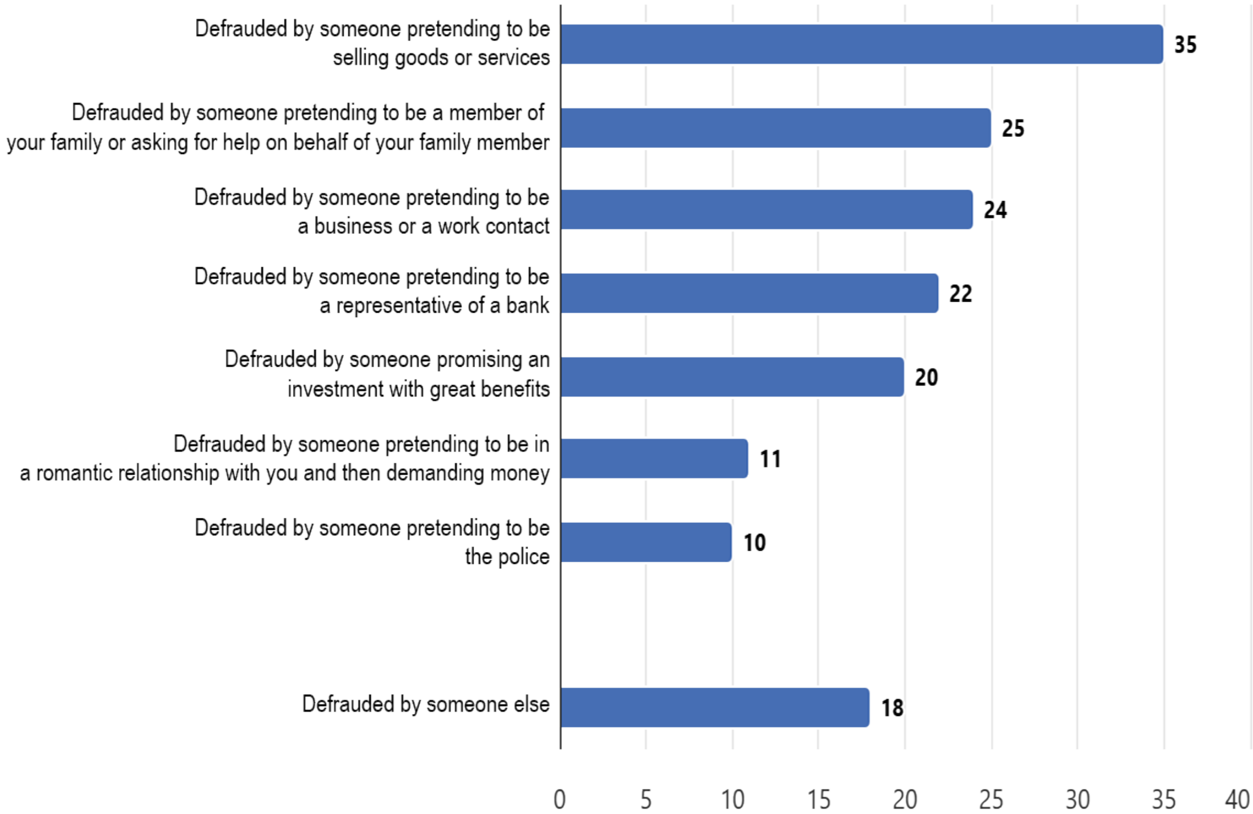
Alternative text: This pie chart shows the prevalence of online fraud across the EU-27. 24 % of people in the EU have been victims of some type of online fraud, while 69 % have not experienced online fraud. 8 % do not use emails or instant messaging, while the "Don't know" category corresponds to zero per cent.

NB: n = 26,453

Question: "Have you ever been tricked, by instant messages or emails, into transferring money, paying for something, or giving your personal data by people belonging to one or more of the following categories?". For the full list of the answer categories, see Figure 2. In the chart, respondents who have selected one or more categories indicating that they have been defrauded are included in the category "Victims of fraud of any type".

Source: FRA, 2026

Figure 2 – Prevalence of different types of online fraud among those who indicated they were victims (%)



Alternative text: This bar chart shows the prevalence rates of different types of online fraud experienced by victims. The most common type of online fraud from those listed in the survey is to be defrauded by someone pretending to be selling goods or services (35 % of victims of online fraud indicated this). The other types of online fraud range from 25 % of victims being defrauded by someone pretending to be a member of their family or asking for help on behalf of a family member) to 10 % being defrauded by someone pretending to be the police, while 18 % of victims indicated that they were defrauded by someone else (that is, a type of person not specifically mentioned in the survey).

NB: n = 5,887 (respondents who were victims of online fraud). Because some victims (37 %) indicated that they have experienced two or more types of online fraud, the sum total of the categories in the figure above exceeds 100 %.

Question: “Have you ever been tricked, by instant messages or emails, into transferring money, paying for something, or giving your personal data by people belonging to one or more of the following categories?”. The respondents could answer by selecting one or more types of online fraud as listed in the bar chart above. In addition, they could indicate that they don’t use email or online messaging, or answer by selecting “Don’t know”.

Source: FRA, 2026

More than one in three (37 %) victims experienced two or more types of fraud, which corresponds to 9 % of people in the EU having experienced two or more types of online fraud. This could involve separate incidents or a single incident of fraud with two or more different elements, as indicated in the survey. For example, such as someone pretending to be a representative of a bank and promising an investment with great benefits.

Results vary by country, with Luxembourg, Estonia, Belgium, France, and Lithuania showing the highest rates of victimisation, while Hungary, Portugal, Poland, Greece, and Romania had the lowest rates. Figure 3 shows the prevalence of online fraud by country.

Figure 3 – Prevalence of online fraud, by EU Member State (%)

Alternative text: This chart shows the prevalence of online fraud in each EU Member State and the EU-27 average. Results range from 39 % of respondents in Luxembourg and Estonia indicating they have been victims of online fraud, to 11 % in Greece and Romania. The EU-27 average is 24 %.

NB: n = 26,453. The results above refer to respondents who have experienced one or more types of online fraud. For details on the question asked, see the note under Figure 2.

Source: FRA, 2026

While people of all ages fall victim to online fraud, 'young adults' (aged 25 to 39) are more likely to experience it than people from other age groups. Therefore, at first glance, age appears to be linked to vulnerability to online fraud. People aged 25 to 39 are the most affected, with almost one in three (30 %) in this group falling victim to online fraud. This compares with an overall total of 25 % of people younger than 55 experiencing online fraud. People aged 55 and older tend to fall victim less often, at 19 %, which still amounts to almost one in five. However, because more people (13 %, as according to the current survey) in the oldest age range do not use email or instant messaging, the rate of fraud among people 55 years and older who use these services is closer to the rate of online fraud in the younger age groups. When it comes to the type of online fraud experienced, there are no notable differences between people from different age groups.

2. Reporting online fraud

Victims of online fraud were asked whether they had reported it to the police or any other service or organisation. The question asked in the survey was as follows: *'Did you report this [having been tricked via instant message or email into transferring money, paying for something or giving your personal data] to any of the following organisations or services?'*.

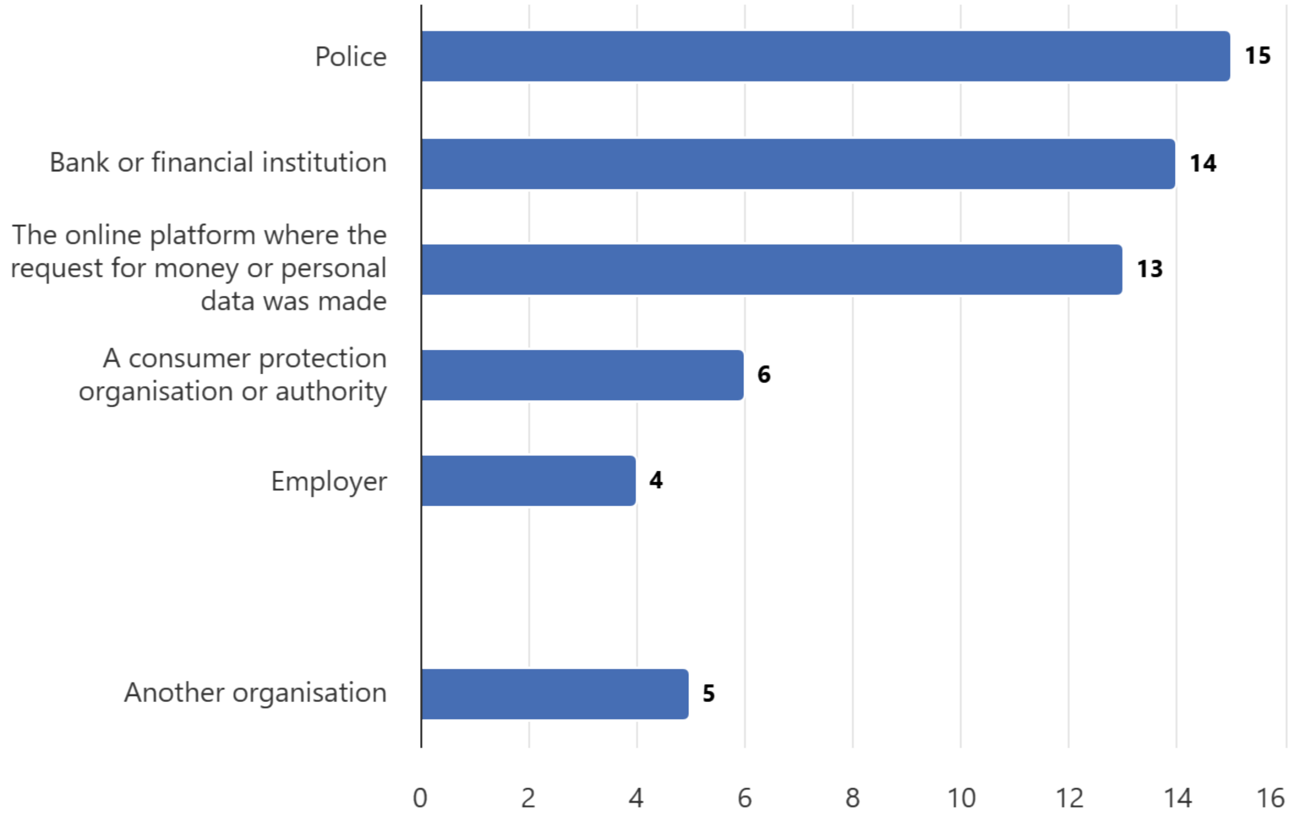
The respondents could choose one or more of the following: police; bank or financial institution; the online platform; a consumer protection organisation; employer; or other.

Please note that in this survey, the term 'reporting' is used to capture actual reporting of crime to the police and contacting other bodies not involved in the administration of justice or law enforcement services, such as banks or telecommunications operators. However, under the Victims' Rights Directive, the terms 'reporting' and 'making a complaint' refer only to reporting a crime within a criminal justice system (Recitals. 24, 25 and 63; Article 5).

Results

Overall, 56 % of victims of online fraud in the EU did not report it to the police or any other service or organisation, while 44 % reported it to the police or another service or organisation. The survey listed a range of services and organisations that victims of online fraud may have reported the incident to. Among these, reporting to the police was mentioned most often, by 15 % of victims, followed by victims reporting to a bank or financial institution (14 %), or the platform where the fraud took place (13 %) (Figure 4).

Figure 4 – Organisations and services that victims of online fraud reported to (EU-27, %)



Alternative text: This bar chart shows the actions taken by the victims to report online fraud to the police and/or other services or organisations. 15 % of victims reported the incident to the police. Other organisations and services that victims of online fraud were most likely to report included their bank or other financial institution (14 %) or the online platform where the request for money or personal data was made (13 %), followed by a consumer protection organisation or authority (6 %) or a victim's employer (5 %). 5 % of victims contacted organisations or services other than those listed in the survey.

NB: n = 5,887 (respondents who were victims of online fraud).

Question: "*Did you report this to any of the following organisations or services?*" Respondents could select one or more answer categories, out of those shown in the bar chart above (in addition, they could select the answer "Don't know").

Source: FRA, 2026

The rate of reporting online fraud to the police increases with victims' age. That is, the older the victims are the higher their reporting rate to the police. The rate of reporting online fraud to the police ranges from 11 % in age group 15–24 years, to 18 % among the group 55 years and older.

Reporting online fraud to the police and other organisations and services varies across the EU Member States. For example, in Hungary, 65 % of victims contacted an organisation or service after experiencing online fraud – the highest rate across EU-27, which includes 20 % of victims who reported online fraud to the police (Figure 5). The highest rate of reporting incidents of online fraud to the police is in Sweden (28 %) where, notably, reporting to the police makes up more than half of all organisations and services that victims have contacted. Overall, the results for contacting any service or organisation range from Hungary’s 65 %, and 56 % in both Denmark and Poland, to 26 % in Lithuania, 24 % in Greece and 22 % in Romania.

Reporting to the police ranges from 28 % in Sweden, 24 % in Denmark, and 21 % in both Finland and Luxembourg, to 6 % in Romania and 5 % in Slovenia.

Figure 5 – Victims who reported online fraud to the police or any service or organisation (including police), by EU Member State (%)

Alternative text: The bar chart shows the percentage of victims of online fraud who reported the incident to the police, as well as any service or organisation (including the police) due to online fraud. The results are shown for each EU Member State and the EU-27 average. Reporting to the police ranges from 28 % in Sweden, 24 % in Denmark and 21 % in Finland and Luxembourg, to 6 % in Romania and 5 % in Slovenia at the lower end of the reporting scale (EU-27 average is 15 %). In terms of contacting any service or organisation, the results range from 65 % in Hungary and 56 % in Denmark and Poland, to 24 % in Greece and 22 % in Romania.

NB: n = 5,887

Question: Victims of online fraud were asked *"Did you report this to any of the following organisations or services?"* Respondents could select one or more organisations or services that they contacted or reported the incident to, using the list of categories shown in Figure 4.

Source: FRA, 2026

Among the 44 % of victims who reported online fraud to the police or contacted any organisation or service – 6 % indicated that they have reported to the police **and** also contacted another organisation or service, while 10 % reported to police **without** contacting any other organisation or service, and 29 % contacted such an organisation or service but did not contact the police. Please note that the three categories listed here do not sum up to exactly 44 % due to rounding. It should also be noted that these results refer to all experiences of online fraud that respondents to the survey have experienced. Therefore, reporting to the police and contact with other organisations and services may refer to different incidents in the case of respondents who have experienced two or more incidents of online fraud. Another point to note is that the results do not indicate the order in which victims reported to the police and contacted other organisations and services. Therefore, the category of victims who have reported to the police and contacted another organisation or service includes those who decided to report to the police after they were encouraged to do so following having first contacted another organisation or service.

3. Impact of online fraud on victims

Victims of online fraud were asked what impact online fraud had on them, if any. The question asked in the survey was as follows: *'You said you experienced some type of online fraud. What impact did this have on you?'*

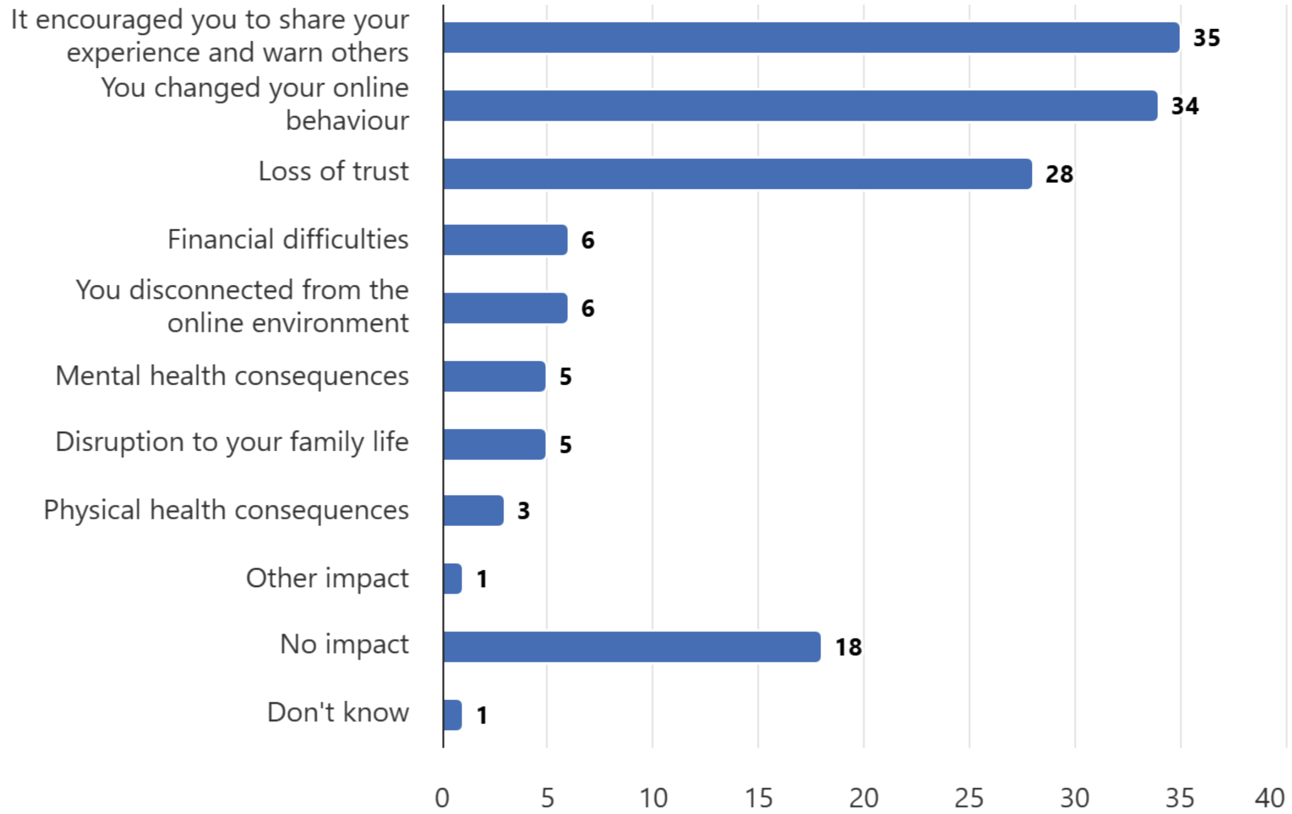
The respondents could choose one or more of the following categories to describe the impact of online fraud: loss of trust; change of online behaviour; disconnection from the online environment; mental health consequences (e.g. depression); physical health consequences (e.g. feeling ill); financial difficulties; disruption to one's family life; willingness to share one's experience and warn others; or other impact. They could also indicate that the online fraud did not impact them in any way, or could respond "Don't know".

Results

Most victims (63 %) indicated that the online fraud had a negative impact on them in one or more ways, while for one in five online fraud victims (18 %), the incident had no impact. In some cases, for example, incidents of online fraud that had no immediate impact on the victims might involve loss of personal data which had not resulted in direct negative consequences to the victim at the time of the survey, but which may result in a negative impact later on if the personal data are misused.

One in three victims (34 %) reported changing their online behaviour after experiencing fraud – this may involve a range of responses, such as avoiding certain sites or services or taking additional steps to verify the reliability of information found online (Figure 6). Specifically, 28 % victims reported feeling a loss of trust because of experiencing online fraud. Other types of negative impacts ranged from encountering financial difficulties to suffering from mental and physical health problems. Beyond the various ways that online fraud can negatively impact victims, one in three victims (35 %) noted that their own encounter with online fraud encouraged them to share their experience and warn others.

Figure 6 – Impact of online fraud (EU-27, %)



Alternative text: The bar chart shows the results regarding the type of impact that online fraud had on victims. Among the types of impact listed in the survey, victims most frequently reported feeling encouraged to share their experience and warn others (35 % of victims). This result is followed by various types of negative impacts that online fraud can have, such as 34 % saying that they changed their online behaviour, and 28 % indicating a loss of trust. Other types of negative impacts were experienced by 1 to 6 % of the victims, while 18 % did not experience any type of impact.

NB: n = 5,887

Question: *"You said you experienced some type of online fraud. What impact did this have on you?"* Respondents could indicate one or more types of impact that the online fraud had on them, from the list of categories shown in the bar chart above.

Source: FRA, 2026

Ways forward

By presenting this snapshot of people's experiences in the EU of online fraud, this paper aims to inform discussions and support policymaking at the EU and Member State level when deciding on concrete legal and practical measures to facilitate support afforded to victims of online fraud.

In line with the actions outlined in the ProtectEU Internal Security Strategy and the action plan on online fraud (forthcoming), the Commission will propose measures aimed at preventing instances of fraud, facilitating investigation and prosecution, as well as providing support to and protection of victims. The newly revised Victims' Rights Directive along with the new Victims' Rights Strategy, due by the end of 2026, should also serve to underpin the rights of victims of online fraud. The results presented in this paper will help to shape these measures.

FRA will further inform these discussions with the findings from its ongoing, in-depth research on the rights of victims of online fraud, which will be published later this year.

About this publication

Luxembourg: Publications Office of the European Union, 2026

HTML

- TK-01-26-019-EN-Q
- ISBN: 978-92-9489-811-1
- DOI: 10.2811/5944106

PDF

- TK-01-26-019-EN-N
- ISBN: 978-92-9489-812-8
- DOI: 10.2811/7688307

FRA – EUROPEAN UNION AGENCY FOR FUNDAMENTAL RIGHTS

Schwarzenbergplatz 11 – 1040 Vienna – Austria

T +43158030-0– F +43 158030-699

- Website
- LinkedIn
- Instagram
- Facebook
- YouTube
- X