netsafe

Kiwis face an average of 88 scam attempts a year, latest research shows

Thursday 12 November 2026

Scams have become a part of life in New Zealand, with 83% of adults encountering at least one in the past year and the average person facing an estimated 88 scam attempts annually, according to new research from the Global Anti-Scam Alliance (GASA) in partnership with Netsafe.

The *State of Scams Report 2026: New Zealand* found exposure to scams to be 83%, consistent with 2025 (82%). However, scams remain a constant presence, with one in four adults that interacted with scams losing money.

Netsafe Chief Executive Officer Brent Carey says the findings reinforce that scam prevention cannot rest solely with consumers, who are increasingly expected to identify sophisticated deception while going about everyday activities such as online shopping, banking and looking for work.

“People should be able to look for work, buy something online or respond to a message from their bank without having to become experts in deception,” says Carey. “The frequency of scam encounters in New Zealand makes protection a responsibility for every organisation involved in those everyday activities.”

The research covered four key topics: scam encounters, scam interactions, the cost of scams, and scam prevention.

Email and text messages are the main routes

Email remains the most common way scammers reach New Zealanders (59%), followed by text messages (44%) and phone calls (27%). Gmail (38%) and Facebook (35%) were the platforms most often named as the point of contact.

Confidence is high, but so is engagement

Almost three quarters of adults (73%) say they are confident they can recognise a scam. Yet 44% of those who encountered a scam went on to interact with it, and 23% of those who interacted lost money or had personal information used to steal money.

Shopping, impersonation and investment scams drew the most interaction

The report estimates New Zealand adults lost more than half a billion dollars ($503.5 million) to scams in the past year, with an average loss of $1,623 per victim. More than a third of victims (37%) were scammed more than once, and 60% said the experience affected their mental wellbeing.

Spotting the scams

Almost half of people who fell victim to scams (49%) found out they had been scammed only after being told by someone or something else, such as a bank, family member or authority, up from 37% in 2025.

Reporting is common, recovery is not

Three quarters (74%) of those who encountered a scam reported it to someone, but they are far more likely to tell friends or family (51%) than the police (17%). Of those who reported losing money, 42% had some or all of it recovered or reimbursed.

A message for business

Carey says New Zealand businesses must do more to protect consumers from increasingly convincing scams. “We are calling for greater investment in prevention, clearer reporting processes and stronger collaboration across industries. Businesses also need to consider what happens when a customer falls victim to a scam, with clear reporting processes and accessible support essential to limiting further harm.

“Someone seeking help should be able to understand where to report, what action may be possible and where further support is available. Confusion about those steps adds to an already difficult experience.”

Verification, communication and advice

The research also highlights the challenge posed by increasingly convincing scam messages and scenarios, with familiar brands and seemingly genuine communications making it harder for people to know who to trust.

According to Carey, this creates an opportunity for businesses to strengthen verification processes, improve customer communications and ensure their advice reflects the situations people actually encounter.

As an independent online safety charity, Netsafe brings together public guidance, research and scam intelligence to help identify emerging threats and gaps in the response to scams. Its work includes Rescam, online advice and support.

With International Fraud Awareness Week beginning on 15 November, Netsafe is encouraging New Zealanders to use Netsafe’s scam tips for practical advice on recognising scams, protecting themselves and knowing what to do if they have been targeted.

“Success should be judged by whether people can find appropriate help, understand their next steps and participate online with greater confidence,” said Carey.

ENDS

For further information, please contact:
Vicki Griffin | Consultant | Boyd Public Relations Ltd,
m: 027 661 2411 | e: vicki@boydpr.co.nz

Note to editors:

About the research

The survey was conducted online by Opinium between 16 March and 13 April 2026 with 1,180 New Zealand adults aged 18+, weighted to be nationally representative by age, gender and region. It forms part of GASA's global research across 42 countries.

Key Methodology Changes Implemented with Opinium

Shift to Consumer Surveys: GASA transitioned away from collecting unstandardized government and law enforcement data (which varied widely by country) to a standardized global consumer survey approach conducted via Opinium.

Stricter Validation & Conservative Loss Estimation: For recent reports (including 2026), the methodology was updated to include multiple validation steps, clearer definitions, and stricter quality checks to prevent overestimation or confusion between promised profits and actual losses.

Outlier Removal: The research uses a more aggressive approach to removing statistical outliers, resulting in more conservative, reliable harm and loss estimates rather than broad global extrapolations.

Focus on Emotional & Behavioural Nuances: Instead of only tracking raw financial loss numbers, the methodology tracks the emotional impact on victims, scam interaction rates, and the gap between consumer confidence in spotting scams versus actual outcomes.

More information is in the Measuring What Matters blog on the GASA website.

About Netsafe

Netsafe is an independent charitable organisation supporting people in Aotearoa to have safe and positive online experiences. We keep people of all ages safe online by providing free support, advice, and education.

Support available

Netsafe provides free, confidential support to anyone experiencing online harm, including unwanted digital contact, harassment and bullying.

Contact Netsafe

Online reporting: https://netsafe.org.nz/report/

Email: help@netsafe.org.nz

Text: 4282

Free phone: 0508 NETSAFE (0508 638 723) Available 9 am–5 pm weekdays

About GASA

The Global Anti-Scam Alliance (GASA) is a non-profit organization whose mission it is to protect consumers worldwide from scams. We realie our mission by bringing together policy makers, law enforcement, consumer authorities, NGOs, the financial sector, telecom operators, internet platforms and service providers, cybersecurity and commercial organizations to share insights and knowledge surrounding scams. We build networks in order to find and implement meaningful solutions.