

Netsafe Scam Update November 2025

15 November 2025: With Christmas shopping in full swing and Boxing Day sales just around the corner, Netsafe is urging caution as data shows shopping scams were the most common scam type reported in November.

There were 266 reports relating to shopping scams last month, with losses increasing from \$132,000 in October to \$150,900.

Netsafe's Digital Harms Service Manager, Alex Yi, says scammers don't take a break over the holidays, and this trend is expected to continue through December and into January.

Yi says scammers look to take advantage of silly season stress and shopping, so it's important to be extra cautious with online purchases.

He warned that scammers are using AI as well to create deepfake images of goods and fake voices to imitate customer service agents.

If you receive a call, text or email about a fine or fee, don't click any links or pay straight away. Instead, hang up and look up the organisation's official contact details to confirm whether the message is genuine.

When shopping online, check customer reviews to see whether the seller delivers the goods they advertise. Yi also encouraged people to do an image search to check if the picture of the goods is real or not.

People should regularly review their transaction history for unexpected charges and to compare order confirmation emails with payment records.

From 30 November, New Zealand banks are operating under a new compensation scheme. If your bank fails to warn you about suspicious payments or meet their five key scam protection commitments, such as 24/7 reporting and sharing scammer info, they'll reimburse authorised payment scam losses up to NZ\$500,000 (conditions apply, direct losses only).

In October, the most reported scam type was online credit card scams. Despite individual reports dropping, Netsafe recorded a 235% jump in financial losses from these scams, climbing from \$1,865 in September to \$6,264.

The losses in September averaged about \$50 per incident, which would be typical of online purchases of consumer goods, whereas the average loss in October was about \$220, which is more typical of bogus fines or fees.

Netsafe's Top Tips to Outsmart Online Scammers

Netsafe has its Scams hub to help Kiwis shop smarter, spot scams faster, and stay safer:

1. **Scam Scan It Before You Click:** Use Netsafe's checknetsafe.nz Scam Scanner tool to double-check links, and websites to see if a site or url has been reported as a scam
2. **Trust Verified Retailers:** Always visit known and trusted websites directly. If you're unsure, Google the store and read independent reviews before purchasing.
3. **Be Cautious with Payment Methods:** Stick to secure payment options like credit cards, PayPal, or virtual cards.
4. **"Wait a Sec — Could This Be Fake?":** Modern scams are designed to catch you off guard and make you act before you think. By taking just a moment to ask yourself, "Could this be fake?", you can spot the signs of a scam and protect yourself.
5. **Check Your Banking Activity Regularly:** Keep a close eye on your bank and credit card activity. Quick detection of fraud can limit your losses.
6. **Do a Digital stocktake:** Use the summer holidays to reevaluate your social media presence. Consider your privacy and security settings and friends and followers. Are you sharing the right amount of information with the right people at the right time?

Netsafe Scams Helpline: Here to Help

Netsafe's helpline is available every day except Christmas Day, Boxing Day and New Years Day and complaints can also be made anytime online at www.Netsafe.org.nz/report.

Contact Netsafe:

Email: outreach@netsafe.org.nz

Phone: 0508 NETSAFE (0508 638 723)

Website: www.netsafe.org.nz

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About Netsafe

Netsafe is an independent non-profit 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. Visit netsafe.org.nz for free resources or to report incidents of online harm.