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Scammers switch tactics as bank impersonation scams surge

Netsafe is warning New Zealanders to be particularly wary of scammers pretending to be from their bank, after reports of bank impersonation scams reached their highest level this year.

New data from Netsafe shows a sharp increase in the proportion of scam reports involving scammers pretending to represent a bank or financial institution.

Of the August scam reports where people told Netsafe the scammer was pretending to be someone else, 34% involved a bank or financial institution.

That compares with just 20% of these reports between April and July, making August the highest monthly total recorded by Netsafe this year. Reports of scammers impersonating banks rose from 21 in July to 46 in August.

At the same time, reports involving scammers pretending to be a government agency fell sharply, from an average of 37 reports a month between April and July to just 11 in August.

Netsafe Chief Online Safety Officer Sean Lyons says the figures suggest scammers may be changing the disguise they use, rather than changing the underlying tactics.

“The standout trend for August is scammers pretending to be banks. We’ve seen the number of these reports reach its highest level this year, while reports of scammers pretending to be government agencies have dropped significantly.”

“That may indicate a change in disguise rather than a change in tactics. Scammers know that people are more likely to engage when they believe they are dealing with an organisation they know and trust – and their bank is an obvious choice.”

Stop. Hang up. Check.

Netsafe is urging anyone who receives an unexpected call, text or email claiming to be from their bank to avoid responding directly.

Instead, people should hang up or delete the message and contact their bank themselves, using the phone number on their bank card or the bank’s official website.

“If someone contacts you claiming to be from your bank, don’t feel pressured to continue the conversation just because they know some of your details or sound convincing,” says Lyons.

“Hang up, delete the message and contact your bank yourself using a trusted number. A genuine bank will never mind you taking that extra step to make sure you’re speaking to them.”

No other scam type showing a meaningful increase

Beyond the increase in bank impersonation reports, Netsafe says there were no other significant increases across scam types reported during August.

Netsafe cautions that the figures represent reports made to Netsafe, not a count of all scams occurring in New Zealand. Reporting rates can also change in response to publicity and public awareness campaigns, so month-to-month movements should be treated as indicative.

“Scammers constantly adapt their approach. The best defence is to slow down, question unexpected contact and verify it independently before taking any action,” says Lyons.

“If a message or phone call is supposedly from your bank, you don’t need to prove anything to the person contacting you. End the conversation and make the call yourself.”

What to do if you’re contacted by someone claiming to be your bank

STOP: Don’t provide passwords, PINs, verification codes or other sensitive information.

HANG UP: If it’s an unexpected phone call, end the call.

DELETE: Don’t click links in unexpected texts or emails.

CHECK: Contact your bank using the number on your card or through its official website.

REPORT: If you think you have been targeted by a scam, report it to the relevant organisation and Netsafe.

--ENDS--

For further information, please contact:

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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 report: <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