

PRESS RELEASE

Scale of scams exposed

New Zealand's Scam Epidemic: Kiwis Lose Record \$3 Billion as Fraud Hits New Highs

Scams continue to plague New Zealand, with total losses reaching \$3 billion in 2025, a 30% increase from \$2.3 billion in 2024. The latest State of Scams in New Zealand 2025 report from Netsafe and the Global Anti-Scam Alliance (GASA) reveals that scammers are becoming more sophisticated, while victims face persistent barriers to reporting and recovering their losses.

The report shows that 72% of New Zealanders have experienced a scam in the past 12 months, with online shopping scams emerging as the most common type, affecting half of all scam victims. Alarming, of the 82 percent of New Zealanders who have come across scams in the past year, most reported seeing them at least weekly. This equates to an average of 152 scam encounters per person per year.

Despite widespread exposure, only 78% of victims who lost money reported the scam to their bank, and just 36% were able to recover at least some of their money. Additionally, 70% of people who encountered a scam reported it, but 64% say either no action was taken by the platform or they remain uncertain about the outcome.

Netsafe CEO Brent Carey said this report reflects the growing challenge scams pose to New Zealand.

"Scams are escalating at an unprecedented pace, causing devastating harm worldwide, Carey said. "Our research over the past three years shows a clear trend: scams are more common, more costly, and more sophisticated, while prevention and reporting remain largely unchanged."

Carey also highlighted the emotional impact on victims, with 61% reporting stress and 34% experiencing moderate to significant impacts on their mental wellbeing.

"The human toll is significant. Scams are not only financial crimes but also attacks on societal confidence and resilience."

Managing Director of the Global Anti-Scam Alliance, Jorij Abraham, said the report shows that scams are no longer rare events but a constant pressure on New Zealanders.

“With frequent exposure, low recovery, and rising stress levels, the need for clear reporting channels and effective victim support has never been greater.”

Key findings from Netsafe's State of Scams in New Zealand 2025 report

- **Record Financial Losses:** New Zealanders lost \$3 billion to scams in 2025, with the average victim losing \$3,352. In the past year, 23% of New Zealand adults say they have lost money to scams.
- **Widespread Exposure:** 82% of New Zealanders have encountered scams, with an average of 152 encounters per person per year. Most scams occur at least weekly.
- **Digital Platforms:** Gmail (48%) and Facebook (47%) are the top platforms where scam encounters occur.
- **Top Scam Types:** Shopping scams affected 50% of victims, followed by unexpected money scams (47%) and investment scams (40%).
- **Low Recovery Rates:** Only 36% of victims who reported to their bank recovered at least some money, with just 10% recovering funds before they reached scammers.
- **Lack of Action:** 64% of those who reported scam encounters to platforms either saw no action taken (33%) or remain unsure of the outcome (31%).

Who is responsible?

The report reveals that 35% of New Zealanders believe commercial organisations, particularly online platforms (14%), bear the greatest responsibility for safeguarding individuals from scammers. However, banks, payment methods, and crypto exchanges are rated highest for their actual performance in preventing and resolving scams, with 62% rating their scam education and awareness efforts as good.

The report also highlights the need for improved victim support and reimbursement frameworks, with 48% of New Zealanders believing banks should always be responsible for reimbursing scam victims, and another 31% saying banks should reimburse when they've failed to protect customers.

The report makes 10 recommendations to address the issues, including setting up an international network of national anti-scam centres, combining law enforcement, cybersecurity, and private sector expertise and making service providers responsible and liable for fraud committed through their platform.

Report to Netsafe

If you need assistance or support Netsafe has got you covered.



Contact us by completing an online report form, emailing us on help@netsafe.org.nz or texting on 4282.

We can offer support, including guiding you through any steps you may be able to take if you've been caught up in a sextortion scam, and advice on how to stay safe in future. We may be able to help with reporting profiles and content to the online platforms. Here is how our process works.

Our helpline is open from 9am – 6pm weekdays

Our free number is 0508 638 723.

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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.

About GASA

The Global Anti-Scam Alliance (GASA) is a non-profit, bringing together policy makers, law enforcement, consumer authorities, NGOs, the financial sector, cybersecurity, and commercial organisations to share insights and knowledge surrounding scams. GASA releases the annual Global State of Scams report, alongside many secondary reports which focus on the state of scams in various countries.

Netsafe resources

Scam-prevention tips:

- **Pause and Think Before You Act**

If you're surprised by a message (unexpected contact), take a moment rather than acting immediately.

Scammers often try to rush you (act now, or you'll miss out / be penalised). Recognise that "urge" as a red flag.

- **Check That It's Legitimate**

If someone contacts you claiming to be a known organisation, don't use the contact details they supply — instead find the official number or website.

Use tools like the “Check Netsafe” website checker (checknetsafe.nz) to see if the link/website has been reported as a scam.

- **Be Extra Wary of Requests for Access, Money or Personal Info**

Legit organisations will *not* ask you to send passwords, grant remote access, or use gift cards/cryptocurrency for payment.

If you’re asked to pay outside a trusted platform (via unusual payment method), that’s a strong warning sign.

- **Secure Your Devices & Monitor Activity**

Keep your software/antivirus up to date, and regularly check your bank/credit card statements for unusual activity.

Be careful about how much personal data you share publicly (social media, online listings, profiles) — that data can fuel scam targeting.

- **Know Where to Get Help & Report It**

If you’re unsure, or you believe you’ve been targeted, you can contact Netsafe’s helpline for free, non-judgemental advice.

Reporting helps others too: scam reports raise awareness and help identify patterns.

Scams Helpline:

Netsafe’s dedicated Scams Helpline lets people report suspected scams or get advice if they’ve been targeted.

Contact options: online form, phone (0508 638 723), SMS “Netsafe” to 4282.

Available to all New Zealanders, free, confidential and non-judgmental.

- **CheckNetsafe Website Checker**

A free online tool (checknetsafe.nz) designed to help you determine whether a website or link is legitimate or possibly a scam.

Useful when you receive an email or link and want to quickly verify authenticity.

- **Educational Guides & Fact Sheets**

Netsafe provides plain-language guides on many scam types (phishing, tech-support scams, impersonation scams, marketplace scams).

Downloadable booklets like the “Little Black Book of Scams”.

Tailored resources for different audiences: older people, people with intellectual disabilities, etc.



- **Campaigns & Disruption Tools**

One standout is the “Re:Scam” tool: an AI-powered bot that wastes scammer time by engaging them, so they have less time to target real people.

Netsafe also publishes regular “State of Scams” reports offering insight into trends and how scams are evolving in New Zealand.