

Consumer fraud affects 1 in 4 Europeans



FRA's '[Crime, safety and victims' rights](#)' report reveals that:

- **Consumer fraud** – over one in four people (26%) in the EU were cheated or misled about goods, items or services purchased in the five years before the survey. Young people and those with higher levels of education experienced more online fraud. This may be because they shop more frequently online.
- **Online banking fraud** – nearly one in 10 (8%) experienced online banking or payment card fraud in the five years before the survey. Rates vary significantly between countries. This probably reflects national differences in the use of online banking and payment cards.
- **Vulnerable groups** – people with disabilities or serious health problems experience more fraud. Some 14% were victims of online banking or payment fraud compared with 6% of people without disabilities, in the five years before the survey. In addition, 36% of people with disabilities or serious health problems were victims of consumer fraud, compared with 23% without.
- **Worry about fraud** – around six in 10 people worry about online banking or payment card fraud (63%) or theft of personal items such as a mobile

phone, wallet or purse (62%). Women, people with less education, the unemployed and those who struggle to make ends meet tend to worry more about crime. This can be because crime affects these groups more, as it is more difficult for them to recover, financially and psychologically.

FRA calls on EU countries to improve consumer protection and guarantee victims of fraud can access their rights.

Countries should ensure that victims can report fraud easily, the police effectively investigate fraud, and vulnerable victims receive the support they need.

The findings draw on responses to [FRA's Fundamental Rights Survey](#) from 35,000 people across all EU Member States, North Macedonia and the United Kingdom.

The survey ran from January to October 2019.