



Lloyds reveals top five most reported purchase scams in 2025, plus the scams to look out for in 2026

- Vehicle and ticket scams dominate purchase scam reports to Lloyds in 2025
- Driving lesson and test scams increased the most, year-on-year, by over +240%
- Hot tubs fall out of favour, as scam reports fall -39%, with musical instruments and gaming consoles also seeing drops
- More than 70% of purchase scams happening on Meta-owned platforms
- Be alert for ticket, visa and passport scams in 2026
- Fraud Prevention Director Liz Ziegler says “Social media is where people are at greatest risk of falling for a scam, as these platforms are infested with fraudsters and scam content.”

Fraud reports were dominated by vehicle and ticket scams in 2025, according to new figures from Lloyds.

It was driving lessons and test scams that recorded the sharpest year-on-year rise, up over 240%.

The analysis, which compared fraud reports from Lloyds’ customers from December 2023 to November 2024, and from December 2024 to November 2025, also showed some scam types falling, including those related to hot tubs, musical instruments and gaming consoles.

Most reported purchase scams to Lloyds in 2025

Top five most reported purchase scams, by volume	
1	Vehicle and vehicle accessories
2	Ticket scams
3	Clothes and accessories
4	Personal items (e.g. perfume, hair extensions)
5	Driving lessons and tests

Liz Ziegler, Fraud Prevention Director at Lloyds, said

“We saw a surge in ticket scam reports this year, as demand for events like Glastonbury, the Oasis tour and major football fixtures were sky-high, leading people to seek out hard-to-secure tickets where they could. Scammers then struck through dodgy social media posts, fake websites, and online marketplaces.”

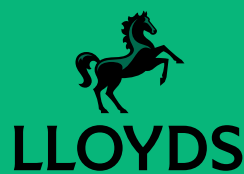
Research from Lloyds [earlier this year](#) found over 90% of Oasis ticket scams originated on a Meta-owned platform such as Facebook or Instagram, with victims losing an average £436 each, around £200 more than the average concert ticket scam. The biggest amount lost in a single case was more than £1,700.

Greatest increase in purchase scam reports in 2025

Driving lessons and test scams saw the biggest rise in scam reports, in percentage terms.

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Biggest rise in reported purchase scams (%)	
Rank and purchase scam type	% change in reported volumes, Dec 23 – Nov 24 vs Dec 24 – Nov 25
Driving lessons and tests	+246%
Visa and document scams (i.e. scams which claim to provide visas or other official documents)	+114%
Christmas related items	+60%
Medication	+53%
Garden furniture and accessories	+51%

Liz continued

“We alerted people to driving lesson and test scams earlier this year, when we started to see reports climb. With high demand for lessons and long waits for tests, people became more vulnerable to falling for fake posts on social media. Always use a reputable instructor and be wary of adverts on social media that are suspiciously cheap, or pressure selling with time limited offers.”

Some scam types saw a fall in reports during 2025

Biggest fall in reported purchase scams	% change in report volumes, Dec 23 – Nov 24 vs Dec 24 – Nov 25
Musical instruments	-39%
Hot tubs	-38%
Gaming consoles	-35%
Electrical goods	-28%
Computers and accessories	-22%

Liz said “It’s probably unsurprising we’ve seen a drop in certain types of fraud reports – hot tubs and gaming consoles, for example, became more popular during the pandemic and, as purchases have fallen back, so have the scams. Still, we should all remain vigilant when shopping, sticking with well-known retailers and avoiding the temptation of suspiciously cheap offers on social media.”

Lloyds 2026 scam predictions – tickets will still be big

Liz shares her views on scams to watch out for in 2026.

“I’m still telling everyone to watch out for ticket scams. As one of the top things we get fraud reports about, and with major events like the FIFA World Cup and gigs from Calvin Harris and Robbie Williams coming up, scammers will be out in force. Buying from authorised platforms is the only way to guarantee a genuine ticket, and if you’re approached on social media or asked to pay by bank transfer, it’s very likely to be a scam.

“I also want people to be careful when looking for help online with official documents, like visas, or passport applications. Anything offering to ‘guarantee’ documents in return for a payment, is a scam. Always visit official government websites for help with important documents and never follow links in unexpected emails or texts.

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“My message remains that social media is where people are at greatest risk, as these platforms are infested with fraudsters and scam content. Our data shows around seven in 10 online shopping scams start on Meta-owned platforms, so these companies must act urgently to protect users, remove scam ads and stop profiting from fraud. Only by working collaboratively across the private and public sectors can we make real progress in the fight against fraud.”

Ends

Notes to Editors

This press release is for the sole use of journalists and media professionals.

Images available by request

Methodology: Figures based on analysis of purchase scams reported by Lloyds Banking Group customers from 1st December 2023 – 30th November 2024 vs 1st December 2024 – 30th November 2025.

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