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Scam humbug – ensure you don't succumb to seasonal fraud - AIB urges vigilance as most prevalent scams of 2025 are revealed.

- 57% of all payment fraud reported originated from text message fraud (smishing)
- These text messages often result in a safe account scam, where fraudsters pose as bank staff, claiming they will help move money from a supposedly compromised account to a safe one
- 8% of frauds are investment scams, while case volumes are lower, losses can be significantly higher.
- Romance scams make up 2% of recorded frauds

As fraudsters continue to evolve their tactics, AIB has compiled the most common scams of 2025. Criminals are developing sophisticated scams which are targeting individuals and businesses alike. In the run up to Christmas as people attend school plays, get through work and go to Christmas parties, while getting last minute shopping done, AIB is urging vigilance against scammers who prey on busy people becoming distracted.

The latest AIB Fraud Trend can reveal the Six Most Common Fraud Scams for 2025:

1. Smishing – Text Message Fraud is the most common scam in 2025

Fraudsters send convincing texts impersonating banks, delivery services, or government agencies, urging recipients to click links, call numbers, or share codes.

Tip: Never click on links or call numbers from unexpected texts. Always contact the sender using trusted details.

2. Safe Account Scams

Criminals pose as bank staff, claiming your account is compromised and instructing you to transfer funds to a so-called 'safe' account under their control.

Tip: No legitimate bank will ever ask you to move your money for security reasons. Hang up immediately.

3. Investment Scams

Scammers promise high returns through fake investment schemes, often involving cryptocurrency, bonds, or precious metals.

Tip: If it sounds too good to be true, it probably is. Seek independent financial advice before investing.

4. Romance Scams

Fraudsters create fake online identities to build emotional relationships and trick victims into sending money or personal information.

Tip: Never send money or gifts to someone you haven't met in person.

5. Money Mule Recruitment

Scammers recruit individuals to move stolen funds through their accounts, often disguised as 'easy money' jobs.

Tip: Never agree to transfer money for someone else or allow your bank account to be used by others—this is illegal.

6. Shopping Scams

Fraudsters set up cloned websites or social media shops offering non-existent goods.

Tip: Stick to trusted platforms, check reviews, and be wary of prices that seem too good to be true. A secure website will have a padlock icon in the URL bar.

Mary McHale, Head of Financial Crime at AIB stated “Today we are outlining the common frauds & scams we have seen in 2025 that criminals are using to steal your money. Fraudsters are constantly adapting their methods, making scams harder to spot than ever before. The best defence is awareness—knowing what to look for and taking a moment to, wait a sec, double check before acting can make all the difference. Ask yourself could this be a scam. You may be busy this festive season, but always take the time to check. It could save you tens of thousands of euro, and could be the difference between a merry Christmas and a broke one.

We are continuously investing to enhance our fraud monitoring systems in response to new and existing fraud trends. While other institutions don't offer around the clock support to keep money safe, our fraud helpline is open 24 hours a day, seven days a week to support our customers when they need us. We also work closely with industry stakeholders including telecommunications companies, the Banking and Payments Federation of Ireland (BPFI), and the Gardaí to detect and report fraud trends, as it's only by communicating and coordinating across the whole of society that together we can be effective in combating these criminals.”

For more information on how to protect yourself from fraud, visit our security centre on aib.ie. Here you will also find our contact information including our 24/7 fraud support line on 1800 24 22 27.

Percentages are based off AIB customer data from January to October.

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