Card fraud is Britain's biggest identity theft threat, accounting for more than one in three cases

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- **Plastic card fraud was the most common form of identity fraud recorded in 2025, with 87,818 cases accounting for 36.29% of the UK total.**
- **Bank account fraud ranked second with 63,678 cases, meaning card and bank account fraud together accounted for almost two-thirds of cases.**
- **Communications fraud, which can include fraud involving mobile phone accounts, recorded 27,659 cases.**
- **Experts are urging Britons to regularly check bank statements, credit reports and other accounts for unfamiliar activity.**

Card fraud is the most common form of identity theft affecting Britons, new research reveals, accounting for more than one in three cases recorded last year.

The study, conducted by cyber security experts at Inflection Point**,** analysed the latest Cifas data to reveal where identity criminals are most commonly using stolen personal information.

The most common types of identity fraud in the UK

Rank	Sector	Cases 2025	Percentage of all cases 2025
1	Plastic card	87,818	36.29%
2	Bank account	63,678	26.31%
3	Communications	27,659	11.43%
4	Online retail	17,794	7.35%
5	Insurance	16,461	6.80%
6	Loans	14,220	5.88%
7	Other	13,022	5.38%
8	Asset finance	1,236	0.51%
9	Mortgage	43	0.02%
	Total	**242,003**	**100.00%**

Plastic card fraud tops the ranking with **87,818** cases, representing **36.29%** of all identity fraud recorded in the study. Despite the name, plastic card fraud does not only relate to credit cards. It can involve credit, debit and store cards where someone's personal or account information has been compromised.

For consumers, unfamiliar card payments can be one of the clearest warning signs that something is wrong. Small transactions can sometimes be easy to overlook, which makes regularly checking statements particularly important.

Bank account fraud is the second most common type, with **63,678** cases making up **26.31%** of the total. Combined, plastic card and bank account fraud account for more than six in ten identity fraud cases in the data.

Criminals who obtain enough personal information may try to access an existing account or use somebody else's identity to apply for financial products. Unexpected correspondence from a bank, unfamiliar transactions or notifications about accounts you do not recognise can therefore all be warning signs.

Communications fraud ranks third, with **27,659** cases accounting for **11.43%** of the total. This can include criminals using another person's identity in connection with mobile phone or other communications accounts. Phone numbers are now tied to everything from banking apps to email accounts and security verification, so consumers should take unexpected changes to their mobile account seriously.

Online retail follows with **17,794** cases. Online shopping accounts can contain a considerable amount of useful information for fraudsters, including saved payment methods, addresses, names and phone numbers. Reusing the same password across multiple websites can also make the problem worse if login details are exposed elsewhere.

Insurance is the fifth most common category, accounting for **16,461** cases, while a further **14,220**

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identity fraud cases involved **loans**. Insurance can require people to provide particularly detailed personal information, including addresses, employment information, vehicle details and other identifying information. Consumers should therefore be cautious about unexpected insurance documents, policy changes or correspondence relating to products they do not recognise.

Another **13,022** cases fell into the "**other**" category, while **asset finance** accounted for **1,236** cases.

Mortgage identity fraud was by far the least common category in the study, with only **43** cases recorded during 2025.

Iain Godding, Founder of Inflection Point**, commented on the findings:** "Card and bank account fraud stand out because between them they make up such a large proportion of the identity fraud being recorded. For most people, these are also the accounts they use every day, so it is worth keeping an eye on them rather than assuming you would immediately notice if something was wrong.

"An unfamiliar payment is an obvious warning sign, but identity fraud does not always start with somebody taking a large amount of money. Sometimes the first clue can be a small transaction, a letter about an account you never opened, a new phone contract you do not recognise or an unexpected change to an insurance policy.

"That is why checking your statements and accounts regularly matters. If something looks unfamiliar, even if the amount is small, it is better to investigate it than ignore it.

"People should also remember that criminals do not necessarily need your physical bank card to commit identity fraud. Information such as your name, address, phone number, date of birth and account details can all be useful if enough of it ends up in the wrong hands.

"Be particularly careful with unexpected calls, texts and emails asking you to confirm personal or financial details. A message can look convincing and still be fraudulent. Instead of using the number or link you have been sent, contact the organisation separately using details you know are genuine.

"It is also worth checking your credit report occasionally, as this can help uncover accounts or applications made using your details that might otherwise go unnoticed. The sooner something suspicious is spotted, the more quickly you can contact the relevant provider and take steps to secure your accounts."

ENDS

If you use this data, we would appreciate a link to inflectionpoint.uk*, which conducted the research. A credit link makes it easier for us to put together this kind of research in future.*

Methodology:

This analysis draws on data from Cifas, the UK's leading fraud prevention service, which operates the National Fraud Database and Internal Fraud Database to support cross-sector fraud intelligence sharing.

Key insights are sourced from the annual Fraudscape report, which provides statistical and demographic analysis of fraud trends, including identity fraud, based on cases reported by Cifas member organisations across sectors such as banking, insurance, telecommunications and retail.

All the best,

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