

**OECD/FinCoNet International Seminar on Tackling Financial  
Scams and Frauds  
18 March 2024**

**Panel 2: Taking a holistic view: cross-sectoral perspectives and  
experiences regarding financial scams and frauds**

**Bartłomiej Dzik**

*International Consumer Protection and Enforcement Network (ICPEN)  
Office of Competition and Consumer Protection (UOKiK), Poland*

## ICPEN 2022-2024 Consumer Financial Protection initiative:

### Consumer protection online: Finance of the Future services and scams

**Phase 1:** Survey – themes and trends

**Phase 2a:** Networking and webinars

**Phase 2b:** Competence building and  
consumer empowerment

## Survey Results (25 countries)

### Most common scams:

- online shopping scams
- non-crypto investment scams (e.g., get-rich-quick)
- phishing and spoofing

### Least common scams:

- dating and romance
- fake charities
- travel clubs

## Survey Results (25 countries)

### Most harmful scams:

- pyramid schemes
- non-authorized payments
- loans online (also microloans)

### Least harmful scams:

- exotic investments (e.g., wine, art, collectibles)
- crowdfunding
- Non-fungible Tokens (NFTs)

## **Scams and Frauds are Country-specific, e.g.:**

### **Poland:**

Lots of unauthorised online payments, push-payment scams (APPs), identity theft due to very high penetration of online/mobile banking.

### **Kenya:**

Micro-finance issues, misleading/predatory lending (e.g., exorbitant interest rates and no early repayments).

## OECD/FinCoNet International Seminar on Tackling Financial Scams and Frauds

# Thank You for Your Attention!

**Bartłomiej Dzik**

*International Consumer Protection and Enforcement Network (ICPEN)*

*Office of Competition and Consumer Protection (UOKiK), Poland*

[bartlomiej.dzik@uokik.gov.pl](mailto:bartlomiej.dzik@uokik.gov.pl)