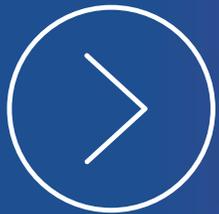




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# EXPERIAN UK FRAUD INDEX

Q3 2025 **HIGHLIGHTS**

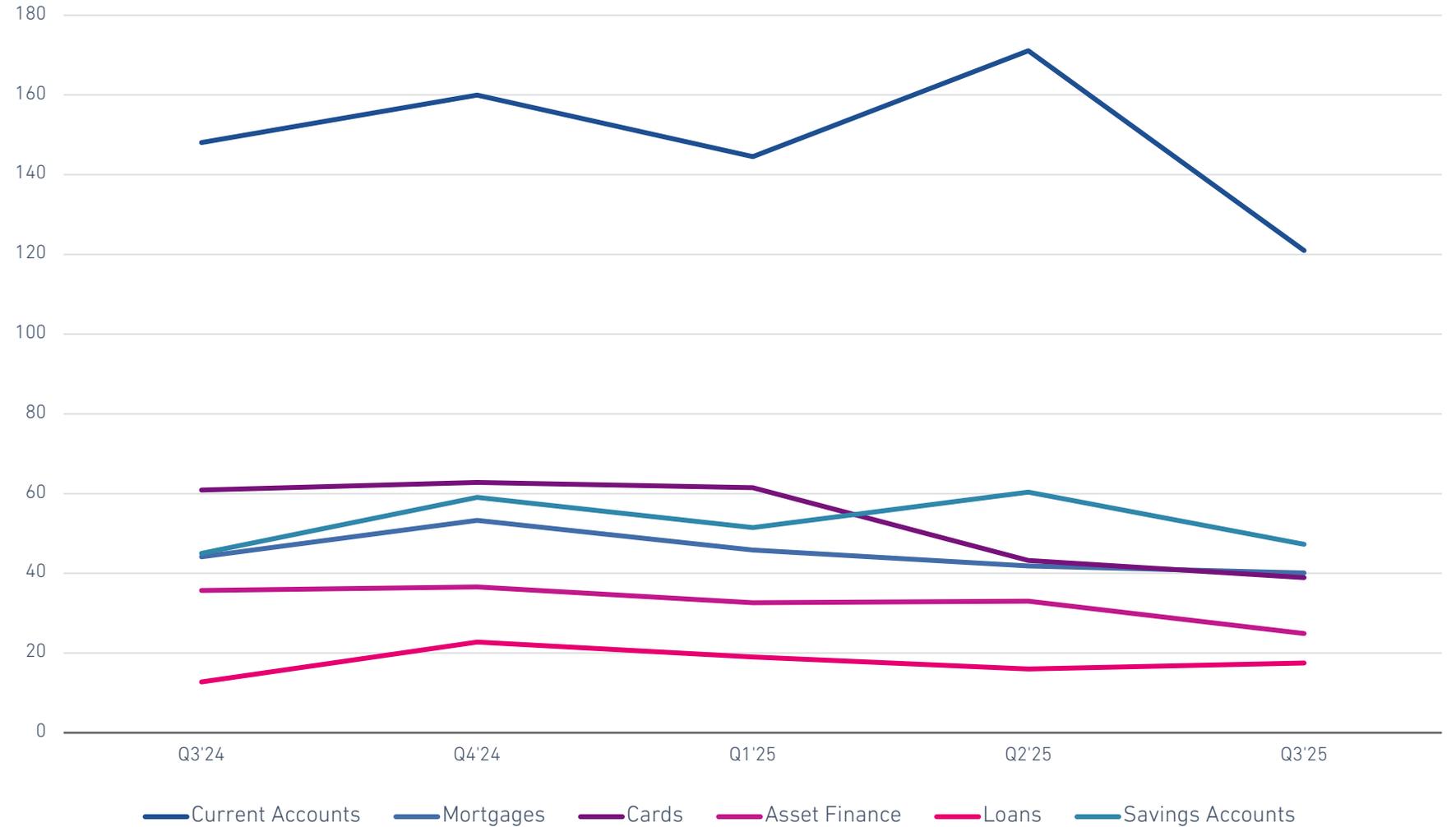


Our latest findings

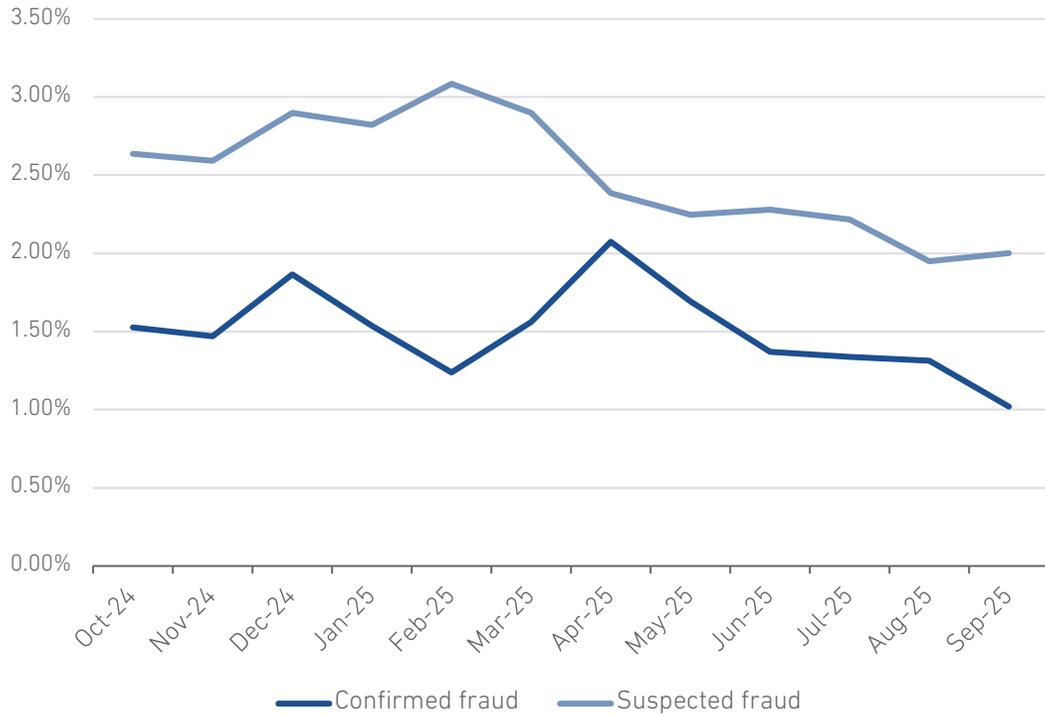
Our Fraud Index is the number of confirmed, detected and/or prevented fraud applications per 10,000 applications received.

The 'Fraud Index' declined across five of the six product groups in Q3 with the largest drop seen in Current Accounts, falling fifty points from Q2. Loans were the only product group to show a slight increase in the 'Fraud Index', rising by just two points.

### Full Year by sectors



### Q3 2025 Current Accounts – Fraud Rate



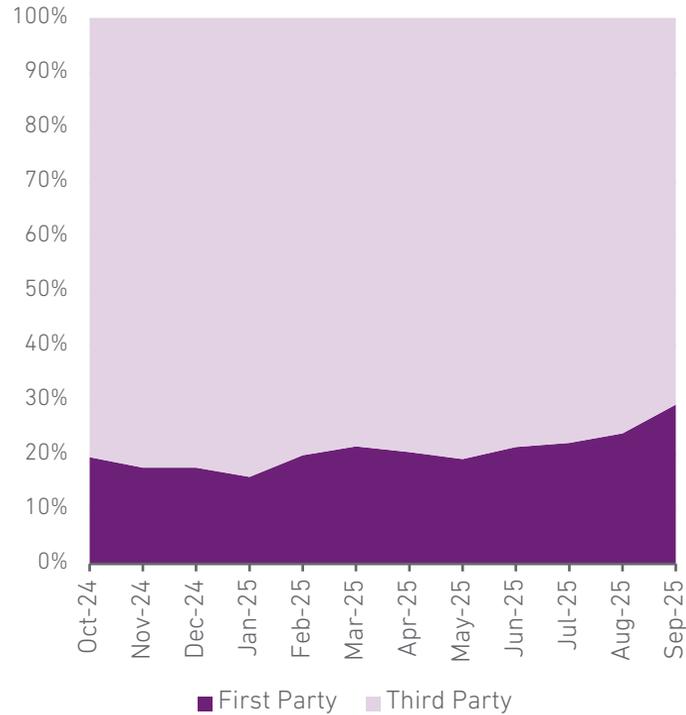
Confirmed fraud rates fell to 1.02%, despite a 22.5% increase in application volumes. However, first-party fraud surged to 33%, its highest level in 12 months, indicating growing misuse by genuine applicants.

### Q3 2025 Mortgages – Fraud Rate



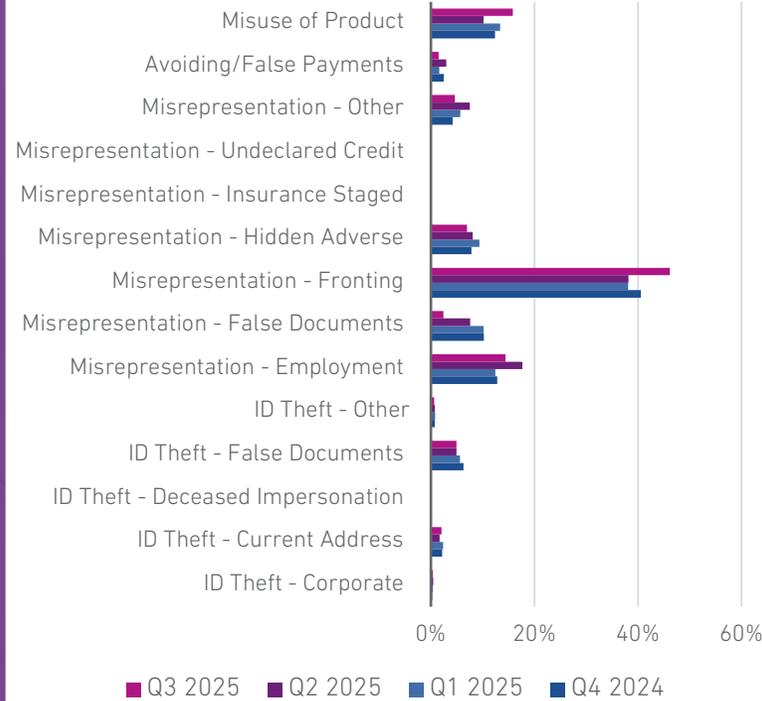
Fraud rates continued their downward trend, ending at 0.39% confirmed fraud. While first-party fraud remains dominant (~86%), third-party fraud increased to 14%.

### Q3 2025 Cards – Fraud Type



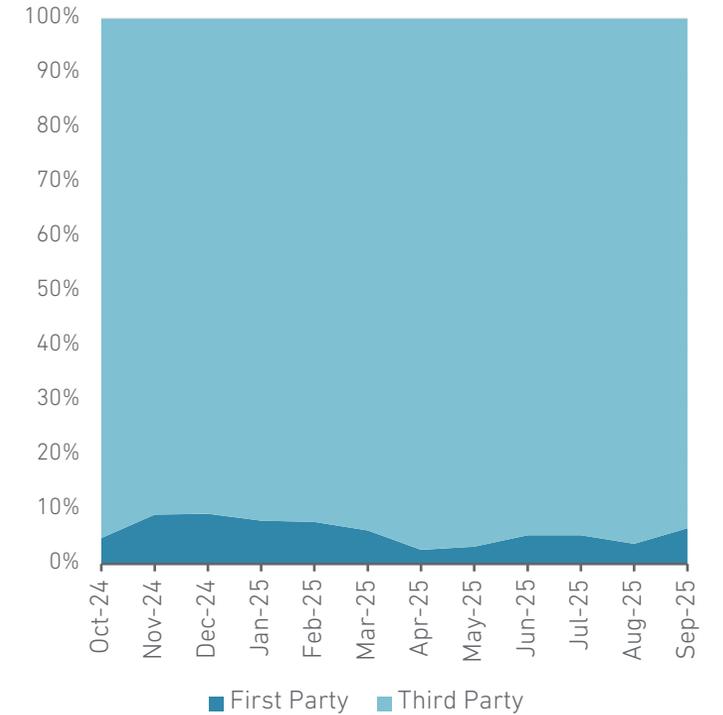
Confirmed fraud remains historically low at 0.37%, but suspected fraud stayed elevated (~1.2%). Third-party fraud still accounts for 70%, though first-party fraud is rising steadily, now 10 points higher than last year.

### Q3 2025 Asset Finance – Fraud Categories



First-party fraud hit a record high at 94% of cases, with Misrepresentation – Fronting climbing to 46% of all reported fraud.

### Q3 2025 Savings Accounts – Fraud Type



Fraud is overwhelmingly third-party (>90%), dominated by ID Theft – Other (86% of cases), with False Identity making up ~95% of that category. Younger demographics (<20s) remain the highest risk for first-party fraud.

Contact your account manager for the full report

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