

MDA No.: 1850

Title: Letter on Online Fraud

1. Executive Summary

1.1 At the Police and Crime Committee meeting on 11 March 2026, the Committee resolved that:

Authority be delegated to the Chair, in consultation with party Group Lead Members, to agree any output arising from the discussion.

1.2 Following consultation with party Group Lead Members, the Chairman agreed the Committee's letter on online fraud, as attached at **Appendix 1**.

2. Decision

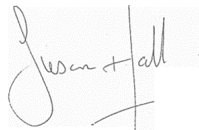
2.1 **That the Chairman, in consultation with party Group Lead Member, agrees the Committee's letter to the Deputy Mayor for Policing and Crime on online fraud, as attached at Appendix 1.**

Assembly Member

I confirm that I do not have any disclosable pecuniary interests in the proposed decision and take the decision in compliance with the Code of Conduct for elected Members of the Authority.

The above request has my approval.

Signature:

A handwritten signature in black ink, appearing to read "Susan Hall", is written over a light blue grid background.

Printed Name: Susan Hall AM, Chairman of the Police and Crime Committee

Date: 3 June 2026

3. Decision by an Assembly Member under Delegated Authority

Background and proposed next steps:

- 3.1 The terms of reference for this investigation were agreed by the former Chair, in consultation with relevant party Lead Group Members, on 19 February 2026 under the standing authority granted to Chairs of Committees and Sub-Committees. Officers confirm that the letter and its recommendations fall within these terms of reference.
- 3.2 The exercise of delegated authority approving the letter will be formally noted at the Police and Crime Committee's next appropriate meeting.

Confirmation that appropriate delegated authority exists for this decision:

Signature (Committee Services): *Sal Fazal*

Printed Name: Saleha Fazal, Senior Committee Officer

Date: 2 June 2026

Financial Implications: NOT REQUIRED

Note: Finance comments and signature are required only where there are financial implications arising or the potential for financial implications.


Signature (Finance): Not Required

Printed Name:

Date:

Legal Implications:

The Chairman of the Police and Crime Committee has the power to make the decision set out in this report.

Signature (Legal): 

Printed Name: Rebecca Arnold, Deputy Monitoring Officer

Date: 4 June 2026

Email: rebecca.arnold@london.gov.uk

Supporting Detail / List of Consultees:

- Marina Ahmad AM
- Zoë Garbett AM / Benali Hamdache AM
- Gareth Roberts AM
- Alex Wilson AM

4. Public Access to Information

- 4.1 Information in this form (Part 1) is subject to the FoIA, or the EIR and will be made available on the GLA Website, usually within one working day of approval.
- 4.2 If immediate publication risks compromising the implementation of the decision (for example, to complete a procurement process), it can be deferred until a specific date. Deferral periods should be kept to the shortest length strictly necessary.
- 4.3 **Note:** this form (Part 1) will either be published within one working day after it has been approved or on the defer date.

Part 1 - Deferral:

Is the publication of Part 1 of this approval to be deferred? **NO**

If yes, until what date:

Part 2 – Sensitive Information:

Only the facts or advice that would be exempt from disclosure under FoIA or EIR should be included in the separate Part 2 form, together with the legal rationale for non-publication.

Is there a part 2 form? **NO**

Lead Officer / Author

Signature: *J Roker*

Printed Name: Janette Roker

Job Title: Senior Policy Adviser

Date: 2 June 2026

Countersigned by Executive Director:

Signature: *H Ewen*

Printed Name: Helen Ewen

Date: 4 June 2026

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Marina Ahmad AM

Chair of the Police and Crime Committee 2025-26

Kaya Comer-Schwartz

Deputy Mayor for Policing and Crime

(Sent by email)

5 June 2026

Dear Deputy Mayor,

I am writing to you on behalf of the London Assembly Police and Crime Committee following our meeting held on 11 March 2026. The Committee used this meeting to explore the issue of online fraud in London, including the impact of AI and the support available to victims.

As you will know, fraud is the most common crime across the UK, but AI and technological advancements are now changing the nature of fraud, making offences more complex and easier to scale. Londoners are increasingly exposed to these risks, yet victims of fraud lack a clear route to support. As such, the Committee believes there is more MOPAC and the Mayor could be doing to increase awareness of the new threats posed by AI and other technological advances, as well as ensuring that victims of online fraud receive the support they need.

Reporting online fraud

Reporting online fraud is essential for prosecuting fraudsters and bringing offenders to justice, as well as building a clearer picture of emerging patterns and trends in offending. The latest Crime Survey for England and Wales showed that in the year ending September 2025, there were over four million incidents of fraud. This was an increase of around 750,000 additional cases reported per year

since the survey first started measuring fraud in March 2017.¹ From that nationwide picture, around 40 per cent of victims are based in Greater London.²

The recent launch of Report Fraud, the new single national reporting system for fraud, is very welcome. This will provide a single entry point for reporting fraud, and generate an invaluable bank of data on the nature of online fraud both in London and across the UK.

Yet, we heard that the true scale of the problem is still unknown, with only around 36 per cent of cybercrime victims choosing to report their experience to the police.³ This can be both because they may not fully understand the offence and because feelings of shame and embarrassment can prevent them from coming forward. The Committee heard from Ruth Halkon from the Police Foundation that a lot of the language around reporting online fraud can be “demeaning to victims”,⁴ as well as self-blaming, and that this can discourage people from reporting and seeking help. She told us that: “You talk about falling victim of fraud, you would not talk about falling victim to a burglary or to domestic abuse. A lot of the language in society, we still blame victims. Victims are seen as bringing this on themselves still and it is reflected in [lower levels of] reporting.”⁵ She added that “Until that language changes, until it is seen as a public health thing, we will keep fighting this losing battle and people will not report and, if they do report, they will not necessarily tell the full story.”⁶

Impact of AI on fraud

Patterns of online fraud are becoming increasingly complex. AI is lowering the barrier to entry for online fraud, and presenting criminals with a low cost and low risk way of targeting large numbers of people.

The use of deepfakes in online fraud is particularly concerning, as these can be almost indistinguishable from the genuine trustworthy source, making it far easier for fraudsters to deceive victims. The Committee heard, for example, about an elderly man who was persuaded to invest a large sum of money after seeing what appeared to be a credible video of financial expert Martin Lewis. Although he eventually recovered his funds, the emotional distress and trauma he experienced underline the profound human impact of this type of fraud.⁷

In addition, the Committee heard about the use of AI in sextortion and romance fraud, and how victims’ defences are being undermined and, as a result, they are losing vast amounts of money.⁸

¹ ONS, [Crime in England and Wales: year ending September 2025](#), 29 January 2026

² Figure quoted by City of London Police at the Committee’s meeting on 11 March 2026

³ London Assembly Police and Crime Committee, [Transcript of Agenda Item 5 - How is the Metropolitan Police Service’s Cyber Crime Unit Protecting Londoners From Online Fraud?](#), 11 March 2026, p.2

⁴ London Assembly Police and Crime Committee, [Transcript of Agenda Item 5 - How is the Metropolitan Police Service’s Cyber Crime Unit Protecting Londoners From Online Fraud?](#), 11 March 2026, p. 16

⁵ L London Assembly Police and Crime Committee, [Transcript of Agenda Item 5 - How is the Metropolitan Police Service’s Cyber Crime Unit Protecting Londoners From Online Fraud?](#), 11 March 2026, p. 16

⁶ London Assembly Police and Crime Committee, [Transcript of Agenda Item 5 - How is the Metropolitan Police Service’s Cyber Crime Unit Protecting Londoners From Online Fraud?](#), 11 March 2026, p. 16

⁷ London Assembly Police and Crime Committee, [Transcript of Agenda Item 5 - How is the Metropolitan Police Service’s Cyber Crime Unit Protecting Londoners From Online Fraud?](#), 11 March 2026, pp. 3-4

⁸ London Assembly Police and Crime Committee, [Transcript of Agenda Item 5 - How is the Metropolitan Police Service’s Cyber Crime Unit Protecting Londoners From Online Fraud?](#), 11 March 2026, p. 4

AI and other technological advances are also creating new challenges for the police. The Committee heard that these include:

- Enabling criminals to target larger numbers of people at once, while obfuscating who they really are and “layering up the deception”.⁹
- Difficulties for police in keeping up with the rapidly evolving technology used by criminals, which are constantly “shifting and changing”.¹⁰
- Challenges around accurate reporting, particularly when victims may not be aware that AI has been a factor in the crime.
- The increasing use of crypto, allowing criminals to operate more easily and extract money from scams without leaving the same traces as traditional methods of banking.

In response to these challenges, the Committee heard that strong education and fraud prevention messaging is vital if Londoners are to be equipped to protect themselves from online fraud. However, we also heard that current educational and preventative messaging, although valuable, is fragmented and “very siloed”, making it harder for Londoners to navigate.¹¹ The Committee believes that the Mayor could play an important role in bringing this messaging together and ensuring it reflects the rapidly emerging threats posed by AI-enabled fraud.

Recommendation 1: The Mayor should commission a public health style messaging campaign in London highlighting the risks posed by online fraud. This should include clear guidance on how to identify and avoid AI and deepfake enabled fraud, and raise awareness of the risks posed to younger people through sextortion scams. The campaign should be developed and delivered in collaboration with the Metropolitan Police and City of London Police, and launched within the next 12 months.

Support for victims

The Committee also heard compelling evidence on why support for victims is essential. Rory Innes, founder and CEO of the Cyber Helpline charity, spoke about the importance of providing support for victims as early as possible. He said:

“If we can look at how we support victims early, how we investigate and gather that intelligence, and get a good outcome for those victims so that they cannot be repeat victimised or the impact is lessened, the victim wins and we get more intelligence to take down these criminal gangs and deal with these threats.”¹²

⁹ London Assembly Police and Crime Committee, [Transcript of Agenda Item 5 - How is the Metropolitan Police Service’s Cyber Crime Unit Protecting Londoners From Online Fraud?](#), 11 March 2026, p. 2

¹⁰ London Assembly Police and Crime Committee, [Transcript of Agenda Item 5 - How is the Metropolitan Police Service’s Cyber Crime Unit Protecting Londoners From Online Fraud?](#), 11 March 2026, p. 3

¹¹ London Assembly Police and Crime Committee, [Transcript of Agenda Item 5 - How is the Metropolitan Police Service’s Cyber Crime Unit Protecting Londoners From Online Fraud?](#), 11 March 2026, p. 18

¹² London Assembly Police and Crime Committee, [Transcript of Agenda Item 5 - How is the Metropolitan Police Service’s Cyber Crime Unit Protecting Londoners From Online Fraud?](#), 11 March 2026, p. 11

This is even more important when considered alongside the fact that around 87 per cent of cases reported to the police result in an immediate no-further-action outcome.¹³ These cases are likely to have a traumatised victim behind them, despite the fact they do not proceed within the criminal justice system.

There are also groups of Londoners who may not engage with the police, and some victims who may be unwilling to report. These victims need additional support, particularly given the tendency amongst fraud victims to self-blame.

Rory Innes told us that the police are not always the “right front door” for victims to report these crimes. He highlighted that: “There are also just parts of the community who will not engage with the police, do not have that level of trust in the police.” This is particularly true for younger victims:

“If you are a 14-year-old boy who has been involved in a sextortion scam, are you going to phone the police and ask for help? Probably not. That is quite a scary route to walk to try and recover. The onus is kind of on you to understand what has happened and try to explain. That, for many, many people, is really confusing. For a lot of people who come to us, they are in crisis. They are in panic. They need someone to guide them through that process and help them understand what has happened.”¹⁴

Rory Innes added that victims “need somewhere where they can get help and be encouraged”.¹⁵ The Cyber Helpline is a charity that began in 2018 with the aim of filling the gap in support for victims of cybercrime, digital fraud and online harm. In 2023, the Cyber Helpline piloted a 12 month London service, with £170,000 of funding from MOPAC.¹⁶ The Committee heard that, at the point of entry into the pilot, 36 per cent of people had reported to the police. On exit, it was 79 per cent. We heard that this “gave confidence to those individuals of, ‘yes, this is a crime, yes, you should report, and yes, this is what will happen when you do report.’ That middle step adds a lot of value in how people understand what their options are”.¹⁷

The Committee agrees that this “middle step” is important to help victims understand what has happened to them, report to the police and receive support through the reporting and investigation process.

Mayoral funding for the London Cyber Helpline pilot was a hugely valuable resource in helping victims report fraud and supporting their emotional wellbeing. Analysis of the pilot shared with the Committee shows that during the pilot, nearly 100,000 web users in London visited the helpline’s online self-help guides, while 2,284 specialist cases were opened.¹⁸ This funding was cut in April 2025, forcing the helpline to return to minimal staffing levels.

¹³ London Assembly Police and Crime Committee, [Transcript of Agenda Item 5 - How is the Metropolitan Police Service’s Cyber Crime Unit Protecting Londoners From Online Fraud?](#), 11 March 2026, p. 31

¹⁴ London Assembly Police and Crime Committee, [Transcript of Agenda Item 5 - How is the Metropolitan Police Service’s Cyber Crime Unit Protecting Londoners From Online Fraud?](#), 11 March 2026, p. 14

¹⁵ London Assembly Police and Crime Committee, [Transcript of Agenda Item 5 - How is the Metropolitan Police Service’s Cyber Crime Unit Protecting Londoners From Online Fraud?](#), 11 March 2026, p. 14

¹⁶ The Cyber Helpline, [The Cyber Helpline receives Mayor of London funding](#), 6 December 2023

¹⁷ London Assembly Police and Crime Committee, [Transcript of Agenda Item 5 - How is the Metropolitan Police Service’s Cyber Crime Unit Protecting Londoners From Online Fraud?](#), 11 March 2026, p. 15

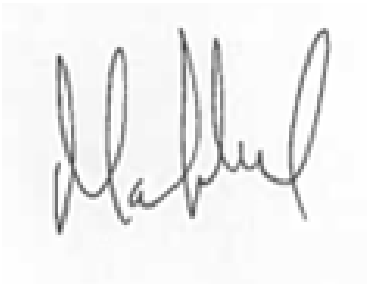
¹⁸ The Cyber Helpline, London Pilot Review shared with the Committee

In February 2026, the London Assembly passed a motion calling for £175,000 of MOPAC funding to secure the future of The Cyber Helpline.¹⁹ The Committee calls on the Deputy Mayor and MOPAC to reinstate funding for The Cyber Helpline as a matter of urgency.

Recommendation 2: MOPAC should renew funding for the Cyber Helpline scheme in London.

We would welcome a response to this letter by 3 July 2026. Please copy your reply to Janette Roker, the Committee's Senior Policy Advisor (assemblypcc@london.gov.uk). Do not hesitate to contact Janette to discuss in more detail.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Marina Ahmad', is centered on the page. The signature is fluid and cursive.

Marina Ahmad AM
Chair of the Police and Crime Committee

¹⁹ London Assembly, [Motion: Cyber Helpline](#), 26 February 2026