



PRESS RELEASE

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Wedding Bells and Red Flags – Online shopping scams fall overall in 2024, although wedding scams rise

- **Online shoppers getting wise to scammers, as reports of purchase scams fall 20% in the 12 months ending September 2024, compared to 2023**
- **Lloyds' Fraud Prevention Director, Liz Ziegler cautions engaged couples, as online wedding scams buck the trend, rising over a fifth (24%)**
- **2025 warning: Liz says watch out for scams involving medication, vehicles and tickets next year**
- **Over three quarters of online shopping scams still starting on social media (77%), with nearly two thirds found on Meta owned platforms (65%)**

It's a sad news day for scammers, as Lloyds reveals its customers are getting wise to fraudsters' tricks, with reports of online shopping scams fell by a fifth (20%) in the 12 months to the end of September.

Nonetheless, online shoppers should continue to be wary and vigilant – particularly when using social media for purchases – as fraud remains a risk and, while the number of online shopping scam victims has come down, the average amount lost to online shopping scams is up by 13%, to £545.

Click with caution

It is still social media where shoppers need to be most on their guard, with almost eight in 10 (77%) online shopping scams starting there. Just one company, Meta (the owner of Facebook and Instagram) is responsible for hosting nearly two thirds of purchase scams (65%).

Happily Never After: Unveiling wedding scams



The average amount spent on a wedding has risen nearly 20% over the past three years¹, with many engaged couples heading online for competitive prices. Unfortunately, scammers took advantage of those planning their big day, as wedding scams rose by nearly a quarter in the 12 months to the end of September (24%).

Not-so-happy couples lost an average £468 in 2024, on items including wedding dresses, cakes, stationery and favours and suppliers such as photographers. On Facebook, many wedding scams involve personalised wedding supplies, such as robes, slippers and bridesmaid gifts.

Case study

This is a real-life example of a wedding scam that was reported to Lloyds. Names have been changed to protect the identity of the victims.

Zara's story

Zara was looking for personalised items for her bridal party. On Facebook she came across a page specialising in personalised gifts such as pyjamas and champagne glasses, which had some positive reviews.

Zara placed an order with the lady who owned the page, making an initial deposit. As requested by the seller, she made a final further payment nine weeks before her wedding date, expecting delivery in good time for the day.

Five days before her wedding, Zara still hadn't received any of the items purchased. When she contacted the seller, the seller said there was a problem with her bank account. When Zara requested the items be sent, the seller blocked her, leaving Zara out of pocket and unable to contact the seller.

Zara contacted her bank, who refunded her but, unfortunately, she was left without the personalised items she had planned to use on her big day.

The scammers way to help people lose pounds

¹ Hitched.co.uk, January 2024 [The Average Cost of a Wedding 2024: How Much Does a Wedding Cost? - hitched.co.uk](https://hitched.co.uk/the-average-cost-of-a-wedding-2024-how-much-does-a-wedding-cost/)



Lloyds data showed scams involving medication rose temporarily earlier this year, up 71% in the 12 months to the end of March 2024, compared to the previous year.

The medications involved in this increase in reports varied from prescription medications, to over-the-counter tablets such as paracetamol and ibuprofen, alongside weight loss related medications - the latter rising a staggering 291%.

Scam reports relating to medication have fallen since then, possibly due to the wider, legitimate availability, of certain medications.

Case study

This is a real-life example of a medication scam that was reported to Lloyds. Names have been changed to protect the identity of the victims.

Sharon's story

Sharon was searching on social media for weight loss injections and came across an advertisement on Instagram, offering them at a discounted price. The advert claimed that the injections being sold were endorsed by a doctor who was part of a reputable clinic in London, giving Sharon a sense of confidence that the advert was genuine.

After messaging the Instagram profile from the advert, Sharon was asked to make a payment via bank transfer and was told she would receive the shipping information the following morning. Instead, after paying, she was asked to make an additional purchase and was told her original order was too small to be shipped to her.

As Sharon was unable to make another payment she asked for a refund, but the Instagram page blocked her, so she was unable to message them any further. It was then that Sharon contacted the bank to seek support.

Sharon's total loss was £155

Liz's 2025 Scam Predictions



Liz Ziegler, Fraud Prevention Director at Lloyds shares her views on scams to watch out for in 2025.

“One online shopping con that exploded earlier this year was medication scams. Fraudsters are always looking for new ways to cash grab, and weight loss medications have had more of a spotlight on them this year, as they’ve become more widely available. Buying medications online, especially on social media, isn’t just risky for your health, but your finances too. While reports have since fallen, my advice is always to avoid buying health products on social media completely, as it’s unlikely to be legitimate and, even if a product does arrive, you can’t guarantee it’ll be safe – it’s scandalous that fraudsters are able to use these platforms to advertise and sell products that have the potential to cause serious harm.”



“I’d also continue to guide people to be very careful when buying tickets to events online. As we mentioned earlier this year, we received huge spikes in fraud reports relating to tickets for Taylor Swift’s tour and again when Oasis announced theirs. Buying from reputable, authorised platforms is the only way to guarantee you’re paying for a genuine ticket and being asked to pay by bank transfer, particularly if you’re speaking to a seller over social media, is a huge red flag.”

“And, if you’re in the market for a motor, be wary – we get regular reports about vehicle scams, particularly people trying to purchase a Ford Fiesta online. Used car buyers should always ask to see the seller’s V5C logbook to verify the seller is legitimate, never hand over money without seeing the vehicle in person and – if you’re the seller – always independently check the money has been received into your bank account before handing over the keys.”

Liz’s tips to stay safe from online shopping scams

- **Pay attention to warnings from your bank:** If we alert you when setting up payees or making unusual payments, follow the advice given.
- **Always exercise caution on social media:** It’s hard to verify the authenticity of profiles or the products they are selling. Remember, most online shopping scam reports we receive relate to things purchased through Facebook or Instagram. If the seller is offering expensive goods at cut-down prices or has items that are otherwise unavailable – it’s a major red flag.
- **Avoid high-pressure tactics:** If a seller is rushing you or sending numerous messages, take a moment to reconsider. This behaviour often indicates pressure selling.



- **Be cautious with unsolicited offers:** If someone you don't know contacts you with an offer, stay alert. Trustworthy sellers typically don't need to reach out this way.
- **Shop with well-known retailers:** The safest online shopping experience comes from buying from reputable retailers.
- **Never buy medication from social media** as there is no guarantee it is safe or effective.

Ends

Notes to editors

- Figures based on analysis of relevant purchase scams reported by Lloyds Banking Group customers from 2022 – 2024.

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