



## How Do I File a Fraud Report for an Online or Money-Transfer Scam, What Must the Report Contain, and Can I Recover My Money?

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Many people ask us: “I want information about online fraud,” “financial fraud,” “I made a transfer and got scammed,” “I want to file a report for fraud,” and “How do I file a fraud report (mahdar nasb)?” To answer them: the right question is not “How do I file a fraud report?” but “What must the report contain so that it achieves the result I want?” and only then “How?”, and this article answers your question on that basis. Fraud (nasb) under Egyptian law is a misdemeanor punishable by imprisonment (Penal Code, Art. 336), but it does not arise merely because someone took your money and did not return it. It arises where he deceived you by fraudulent means and you handed over the money because of that deceit. A report saying “So-and-so took my money and refuses to return it” therefore often ends up treated as a civil dispute, whereas a report that recounts what he claimed, what he used to back the claim, why you believed him, when and by what means you handed over the money, and how he then disappeared is the one that opens the way to investigation and to tracing the account or e-wallet, and preserves your right to claim the amount back. The practical steps begin with notifying your bank at once and preserving the evidence, then filing the report with the Internet Crimes Police, the Public Prosecution, or a police station, then joining the criminal case as a civil claimant for the amount and damages; alternatively you may bring a direct misdemeanor action yourself.

### **First: When does the incident amount to “fraud,” and how does it differ from other things?**

The law does not punish every financial loss, nor every unfulfilled promise. The offense of fraud requires three elements: a deceptive act of the kinds listed in Article 336 (fraudulent means, disposing of property the offender does not own, or adopting a false name or capacity); delivery of the property by the victim, of his own will, under the influence of that deceit; and criminal intent, namely that the offender knows what he claims is false and intends to take the property without right. This distinction determines how you write your report and where you take it:





| Characterization                                | When it applies                                                                                                                                                                                                           | What the report must show                                                                                                                                                                                                          |
|-------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Fraud (Penal Code, Art. 336)</b>             | You delivered or transferred the money of your own will after being deceived by a false claim backed by outward appearances, such as a sham shop, an investment company, or a person who assumed a false name or capacity | The false claim, the appearances that backed it, why you believed it, the delivery, and then his disappearance                                                                                                                     |
| <b>Hacking or unauthorized use of your data</b> | Money left your account, card, or wallet without your knowledge or consent. The two may overlap where you were tricked into revealing your data and money was then withdrawn                                              | The time of the unauthorized transaction, that you did not authorize it, and where it appeared. It may be characterized as theft or as a cybercrime (such as unlawful access to payment-card data, Art. 23 of Law No. 175 of 2018) |
| <b>Breach of trust (Penal Code, Art. 341)</b>   | You handed him the money voluntarily as a trust (deposit, agency, loan for use) and he misappropriated or denied it, without having deceived you into handing it over                                                     | The trust relationship and the reason for the delivery, then the misappropriation or denial                                                                                                                                        |
| <b>Civil dispute</b>                            | A debt or contract not performed, or late payment, with no prior fraud inducing the delivery                                                                                                                              | Usually no criminal report; the money is claimed by a civil action on the contract or receipt                                                                                                                                      |





Because the phrase “financial fraud” may be meant by some askers to cover more than one specialty (such as cheques and commercial paper, real-estate sales, or money-pooling companies), this article is limited to online fraud and transfers; we leave answers on cheques and commercial paper to the specialist in the commercial department and on real estate to the specialist in the real-estate department, having made clear to you that your question may span more than one specialty. To get specialized answers you must identify the department your question falls under. If you are not sure, we have made it easy through the consultation on our website: choose the department of your question, then present your question, then state how to contact you, and wait for the answer only through our website hamlf.com under the published terms.

## Second: Legal basis and penalties

More than one provision may govern a single incident depending on what happened and how, and the more severe provision applies where they coincide, since the Information Technology Crimes Law opens its penalties with the phrase “without prejudice to any more severe penalty provided for in the Penal Code or any other law” (Art. 12). The main provisions, as in force at the time of review, are:

| Provision                   | Act                                                                                                                                                                                                                                                                                                                                                      | Penalty                                                                                                                                                |
|-----------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Penal Code, Art. 336</b> | Fraud: obtaining money, goods, debt instruments, discharges, or any movable property by deceit, intending to strip another of all or part of his wealth, by one of the means the text specifies: creating belief in a false project, a forged event, or an illusory profit; disposing of property one does not own; or adopting a false name or capacity | Imprisonment (misdemeanor); in case of recidivism the offender may be placed under police supervision for not less than one year and not more than two |





| Provision                                                          | Act                                                                                                                                                                                      | Penalty                                                                                                                                                                                   |
|--------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Penal Code, Art. 336 (attempt)</b>                              | Beginning the fraud without completing it                                                                                                                                                | Imprisonment not exceeding one year                                                                                                                                                       |
| <b>Law No. 175 of 2018, Art. 23 (basic offense)</b>                | Gaining access without right, through the information network or any information technology means, to the numbers or data of bank and service cards or any electronic payment instrument | Imprisonment of not less than three months and a fine of EGP 30,000 to 50,000, or either                                                                                                  |
| <b>Law No. 175 of 2018, Art. 23 (if intended to obtain money)</b>  | Where the intent was to obtain others' money or the services those instruments provide                                                                                                   | Imprisonment of not less than six months and a fine of EGP 50,000 to 100,000, or either                                                                                                   |
| <b>Law No. 175 of 2018, Art. 23 (if money was actually seized)</b> | Where he thereby seized, for himself or another, such services or others' money                                                                                                          | Imprisonment of not less than one year and a fine of EGP 100,000 to 200,000, or either                                                                                                    |
| <b>Law No. 175 of 2018, Art. 24</b>                                | Creating a fake e-mail, website, or account and falsely attributing it to a natural or legal person, such as a page of a shop, an entity, or a known person used to deceive people       | Imprisonment of not less than three months and a fine of EGP 10,000 to 30,000, or either; the penalty is aggravated if it is used in a way that harms the person to whom it is attributed |

In addition to the criminal penalty, the injured party may claim compensation for the material and moral damage suffered, on the basis of liability for harmful acts (Civil Code, Art. 163), either before the criminal court as an adjunct to the criminal action or before the civil court, and this includes the amount paid as a result of the fraud.





A note on procedure: the new Criminal Procedure Law No. 174 of 2025 has been issued but its entry into force is postponed to 2027/10/1, so the procedures in this article are based on the current Criminal Procedure Code, Law No. 150 of 1950, for as long as it remains in force.

### Third: What the Court of Cassation has established

- False statements and claims alone do not amount to fraudulent means, however strongly their maker asserts them; they must be accompanied by material acts or outward appearances that lead the victim to believe them, and a judgment is deficient if it does not specify the fraudulent means and their link to the delivery of the money (Cassation Appeal No. 17815 of judicial year 61, hearing of 1995/11/15).
- A lie rises to the level of fraudulent means when accompanied by outward acts that support it, such as another person intervening to corroborate the accused's false statements and claims, and a participant in those means is a principal offender (Cassation Appeal No. 20664 of judicial year 64, hearing of 2000/10/2).
- The accused's false claim of ability to place the victims in jobs abroad, his presentation of employment contracts to them, and his taking money from them in return, is creating belief in a false project and satisfies the element of fraudulent means (Cassation Appeal No. 12477 of judicial year 65, hearing of 2004/10/21).
- A promise of a future matter is not enough for fraud unless accompanied by fraudulent means (Cassation Appeal No. 144 of judicial year 46, hearing of 1976/3/21).
- A purely civil dispute arising from a contract, without prior fraud inducing the delivery, does not warrant punishment (Cassation Appeal No. 1557 of judicial year 49, hearing of 1980/5/13).

The upshot for anyone writing a report: do not merely say that you paid and were not repaid; describe what you were told and the appearances you saw that made you believe it, then describe the delivery.

### Fourth: Practical steps, one by one

1. Stop the loss at once: if the money was transferred through a bank, a card, or an e-wallet, call the bank or service provider immediately to stop the card or service and





record the incident, and ask for a written reference number for your report to them; your speed affects the chances of tracing the money.

2. Preserve evidence before anything else: take full screenshots showing the account name, its link, the phone number, the date and the time; keep the transfer receipt with the transaction number and the beneficiary's name or account or wallet number, the links to the page or advertisement, and any document he sent you. Do not delete messages or conversations, and do not block the account before you finish documenting.
3. Determine the correct characterization of your incident before you write a word (fraud, hacking, breach of trust, or civil dispute) using the table in "First."
4. Write the report with the six elements in the table below, in chronological order. Instead of writing "So-and-so took EGP 50,000 from me and refuses to return it," write: "On [date], the accused contacted me through ... claiming that ... and sent me ..., so I transferred to him the sum of ... under transaction number ..., after which he switched off his phone and blocked me."

| Element                      | What you write                                                                                                                         | Why it matters                                                                        |
|------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| <b>The accused</b>           | Everything you know about him: the name used, phone number, account or wallet number, link to the page or account                      | Enables the investigating authorities to identify and trace him                       |
| <b>The false claim</b>       | Exactly what he said: his capacity, his project, the profit he promised, or the name he assumed                                        | It is the basis of fraudulent means, the false name, or the false capacity (Art. 336) |
| <b>What backed his claim</b> | Documents, a website, an advertisement, a third person who confirmed his words, earlier receipts, or small transfers he first sent you | A bare lie is not enough; outward appearances must support it                         |





| Element                               | What you write                                                                                                                               | Why it matters                                                              |
|---------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|
| <b>How you believed and delivered</b> | Date of delivery, amount, means, transaction number, and beneficiary's name                                                                  | Establishes the link between the fraud and the delivery of the money        |
| <b>What happened after delivery</b>   | Disappearance, blocking, stalling, new excuses, or requests for more money                                                                   | Reveals criminal intent, that he never intended to perform                  |
| <b>What you request</b>               | Investigation, tracing the account, wallet, or number, freezing the balance if any, and recording your right to a civil claim for the amount | Sets the course of the report and preserves your right to recover the money |

5. File the report in one of two ways: through the electronic report service on the Public Prosecution's website (you enter your details, describe the incident, choose the type of offense, attach the digital evidence, and receive a follow-up number), or in person or through your special attorney at the Internet Crimes Police (the Ministry of Interior's General Department for Combating Computer and Information Network Crimes) or the nearest security directorate or police station, with your national ID and your evidence.
6. Follow your report: the Public Prosecution investigates the incident and may request inquiries and the account or line data from the bank or telecom company, and then either refers the accused to the Misdemeanor Court if it sees grounds or archives the report. If the report is archived, you may bring a direct misdemeanor action.
7. Claim your money: join the criminal case as a civil claimant to demand compensation that includes the amount you paid (Criminal Procedure Code, Art. 251), or bring a separate civil action on the basis of liability for harmful acts (Civil Code, Art. 163). State the amount and its supporting document in your claim.
8. Direct misdemeanor action: instead of a report you may bring the case yourself before the Misdemeanor Court by summoning the accused to appear (Criminal Procedure Code, Art. 232); it suits cases where the accused's name and address are known so that he can be served.





9. Banking complaint: if the bank does not respond or refuses to refund, you may file a complaint with the Central Bank of Egypt (hotline 16777 or one of its branches), noting that complaints connected with court proceedings are not decided pending the outcome of the judiciary.

#### Fifth: Required documents

- The complainant's national ID card.
- The transfer receipt, account statement, or wallet transaction log showing the transaction number, date, time, and the beneficiary's name or account or wallet number.
- Screenshots of the conversations, advertisement, page, and account, printed and in electronic form.
- Links to the pages and accounts and the phone numbers used to contact you.
- Any contract, invoice, receipt, or document the accused sent you.
- The reference number of your report to the bank or service provider, and any written reply from it.
- A written account of the facts in chronological order on which the report is based.
- A special power of attorney if you will instruct a lawyer to file or follow the report.

#### Sixth: Time limits

| Period                         | Effect                                                                                                                                                   | Basis                   |
|--------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|
| Immediately after the incident | The law sets no short deadline for a fraud report, but speed improves the chances of stopping the service and tracing the account before the money moves | Practical consideration |





| Period                                                                                                                                             | Effect                                                                                                                                                                | Basis                                    |
|----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|
| Three years from the day the offense was committed                                                                                                 | The criminal action in misdemeanors lapses after this period, which is interrupted by acts of investigation, accusation, and trial                                    | Criminal Procedure Code, Art. 15 et seq. |
| Three years from the day the injured party learns of the damage and of who caused it, and fifteen years from the day the act occurred in all cases | The compensation claim is time-barred; if it arises from an offense whose criminal action has not lapsed, the civil claim lapses only when the criminal action lapses | Civil Code, Art. 172                     |

#### Seventh: Court and government fees

No fee is charged for filing a report with the Internet Crimes Police, the Public Prosecution, or the police. A direct misdemeanor action attracts court fees calculated on the provisional compensation claimed under the Judicial Fees Law, in addition to the costs of serving the accused. A separate civil action attracts fees calculated on the value of the amount claimed, determined by the court clerk's office. These fees do not include lawyers' fees.

#### Eighth: Common mistakes that forfeit your right

- Writing the report as "he took my money and refuses to return it" without stating the false claim and the appearances that deceived you, so that the report becomes a civil dispute.
- Delaying notice to the bank or service provider, so that the money moves to another account before it can be traced.
- Deleting the conversation, blocking the account, or closing the page before documenting it.
- Transferring an additional sum to "release" the first, or paying "fees," "taxes," or a "commission" to someone who promises to recover your money; this is usually a new





chapter of the same fraud.

- Posting an accusation against the fraudster on Facebook or in groups before filing the report; you may expose yourself to liability for insult and defamation (see our article on online insult and defamation).
- Relying on a cropped image that does not show the transaction number, beneficiary's name, link, or date.
- Signing a waiver or receipt before you actually receive what is due to you; it may be relied on against you.
- Letting time pass while waiting for repeated promises of repayment.

#### **Ninth: When do you need a lawyer?**

- If the amount is large or there are several victims, since coordinating the reports and their requests affects the speed of the investigation.
- If the accused is unknown or abroad; Law No. 175 of 2018 applies to some acts committed by non-Egyptians outside Egypt where the victim is Egyptian and the act is punishable in the country where it occurred (Art. 3).
- If there is a contractual relationship, receipts, or a contract between you and him, since the distinction among fraud, breach of trust, and civil dispute needs careful legal assessment before you write the report.
- If your report is archived, a counter-report is filed against you, or you are asked to waive or settle.
- If you are the one accused of fraud; do not act or sign any acknowledgment or undertaking before showing your papers to a lawyer, because a civil dispute may be presented in the form of a fraud report.

You may request a legal consultation with one of the firm's lawyers through our website hamlf.com, where the consultation fee and duration appear at booking.





### A Question Worth Knowing the Answer To

**Can I recover my money if I transferred it to a person's account or wallet and he turned out to be a fraudster?**

**Answer:** You may, but it is not guaranteed, and it depends on your speed and on whether there is money that can be reached. The criminal report reveals the identity of the account or line holder and opens the way to investigation and referral, and it may end with his conviction; the amount itself is claimed through a civil claim before the criminal court or a separate civil action (Criminal Procedure Code, Art. 251; Civil Code, Art. 163), and the judgment is enforced against whatever the convicted person owns. So notify the bank or service provider at once, file your report backed by the transaction number and the beneficiary's name, ask in it for the account to be traced, and do not pay anyone in return for a promise to recover your money.

**If you face a problem of this kind, whether as the injured party or as the accused, do not hesitate to contact us or visit our office. The experience of our team in these cases saves you time and effort, puts your rights on the right track from the very first step, and gives you the reassurance that your file is in hands that know how to protect it.**

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<https://search.google.com/local/writereview?placeid=ChIJ28LCe4AVWBQRL1UKgIqlKmQ>

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