PRESS RELEASE

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Norton Holiday Report 2026: Kiwi scam victims losing more money than any other nation

A Good Deal and a Convincing Fake E-shop Are Testing Kiwi Shoppers this Christmas

Auckland, New Zealand, 6 November 2026 - According to the 2026 Norton Insights Report: Holiday Scams, 40% of New Zealand consumers are more worried about online scams this holiday season than last, and for good reason. In reality, 1 in 5 (20%) have been targeted by a scam while shopping online during the holiday season. For those who fall victims, the average loss of NZ$1,997 outpaces all other nations surveyed[1]. Australia ranks second at NZ$1,622[1].

Key findings:

- 8% of New Zealand consumers have been scammed while holiday shopping online. Among New Zealand Gen Z, 15% have been scammed while holiday shopping online.
- 86% of shopping scam victims lost money, with an average loss of NZ$1,997.12.
- 20% of New Zealand consumers say they take more risks shopping online during the holidays than the rest of the year.
- 20% have bought from a website or seller they thought might be a scam because the deal was too good to pass up.
- 37% see more scam ads on social media than last year.
- 42% say the amount of scam and AI-generated content online has made them more hesitant to shop online this season.
- 40% of New Zealand consumers who used AI shopping tools say one recommended or completed a purchase from a retailer they did not recognise last holiday season



Image: Contains AI modified or generated content.

We're worried about scams, but we're risking them for good deals

Many Kiwis are willing to take risks for deals: more than 60% say they're swayed by deals during the holiday season, even though 46% find them suspicious. Of those surveyed:

- 57% would buy from a website they'd never heard of if the price is right.
- 27% would risk money on a purchase from a seller they suspect is a scam. The most they'd risk is NZ$129.55 on average.
- 38% have taken at least one risky step to land a high-demand gift, such as paying well over market value (14%), clicking a social ad or email (17%) or buying from an unknown site (10%).
- 28% have landed on a suspicious website or seller while trying to buy a trending item like a Labubu, Jellycat or Stanley Cup.

For the Kiwis who do get caught, the losses are significant. New Zealand recorded the highest average loss of any country Norton surveyed, at NZ$1,997, nearly three times the figure reported in the United States, with the highest single loss reaching NZ$50,000.

"The weeks before Christmas are a busy time for Kiwis, from Black Friday and Cyber Monday, to last-minute gifts, to Boxing Day sales," said Mark Gorrie, VP APAC at Norton. "Kiwis tend to give people the benefit of the doubt, but it can be costly online. Fewer Kiwis get caught overall, yet when a scam gets through, they tend to lose more in those scams than anyone else. When we trust a seller, we don't hold back, and scammers know it. The holidays are when they put that trust to the test."

AI is changing online shopping habits, but it's not always protecting people from scams

Kiwis are increasingly using AI to support their holiday shopping despite not having full confidence in the tools to help them avoid malicious sites. While 74% say they would use an AI assistant to shop, only 26% of them are confident it would recognise and avoid a fraudulent website. 43% have used an

AI shopping assistant or agent, and 28% plan to use a tool like ChatGPT for holiday shopping this year.

In fact, among Kiwi consumers who used AI shopping assistant or agent last holiday season, 40% say one recommended or completed a purchase from a retailer they didn't recognise last holiday season.

Social media is the No. 1 source of holiday shopping scams, Gen Z hit hardest

Among NZ holiday scam victims, 49% say they were scammed on a social platform, 37% through a scam ad, 32% on a third-party website, 29% by email, 27% by text and 25% by phone.

The top holiday scams NZ victims reported were online shopping scams (39%), phishing (34%), postal delivery scams (20%), followed by package delivery and gift card scams (both 19%).

Among New Zealand Gen Z, 15% have been scammed while holiday shopping online. Gen Z is also the most likely to take more risks during the holidays (32%) and to have bought from a seller they suspected was a scam (27%).

Threat Labs data: Fake online stores doubled during the 2025 holiday season

Looking back at last year's holiday season, fake online store activity in New Zealand surged, with security products from the Gen family of brands including Norton blocking fake shops across every measure.

- Fake shops are multiplying. Domains blocked more than doubled from the 2024 holiday quarter (over 8,000) to 2025 (roughly 17,500), up 110% year on year (YoY).
- Blocked attacks surged. Gen stopped more than 201,000 visits to fake online stores from October to December 2025, up 121% on the same period a year earlier (over 91,000).
- More Kiwis protected. Gen protected more than 69,000 New Zealanders from fake shops over the quarter, up 106% YoY.

"New Zealand has a rich culture of homegrown makers and independent businesses, and discovering them online is part of everyday life, so an unfamiliar store doesn't always prompt caution," said Gorrie. "That is the challenge. With AI, a convincing, legitimate-looking storefront can be built in minutes, and these fake shops often remain active well after the holidays. If you didn't seek out that store yourself, it's worth confirming it's genuine before entering your payment details."

How to avoid holiday shopping scams

1. **Check the website before you buy.** Look for misspelled URLs, search the store name with "scam" or "reviews," and use a tool like Norton Safe Web to flag malicious sites.
2. **Skip the ad and go straight to the retailer.** Type the store's address into your browser or open its official app instead of clicking a social ad.
3. **Use AI-powered scam protection.** Norton 360 Premium helps spot scam links, fake websites and malicious downloads before they do damage.
4. **Double-check what AI recommends**. Vet any retailer an AI assistant suggests before you confirm a purchase.
5. **Pay with protection.** Use a credit card or a payment service with buyer protection. Avoid sellers who ask for bank transfers, gift cards or cryptocurrency.
6. Track packages at the source. Check delivery status in the retailer's or carrier's app, not through links in texts or emails.

The full 2026 Norton Insights Report: Holiday Scams is available at us.norton.com/blog/research/holiday-scams-insights-report-2026.

Methodology
The survey was conducted online by Dynata in New Zealand from September 10, 2026, to September 29, 2026, among 1,000 adults ages 18 and older. Data are weighted by age, gender, and region to be nationally representative.

[1]Rates via ANZ, or Google where unavailable, as of 3 November 2026:

- New Zealand: NZ$1,997
- Australia: A$1,327 = NZ$1,622
- Germany: €480 = NZ$943
- United States: US$394 = NZ$691
- Colombia: COL$1,002,821 = NZ$561
- Czech Republic: Kč5,404 = NZ$442
- Mexico: MX$4,120 = NZ$390
- Brazil: R$1,060 = NZ$344
- Chile: CLP$186,814 = NZ$339
- Japan: ¥15,400 = NZ$170

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