



European Commission

The Consumer Voice in Europe

BEUC-X-2026-046

21 May 2026

Subject: Consumer Groups file DSA complaints against Meta, TikTok and Google for failing to curb financial scams

Dear,

I am writing to inform you that today, BEUC – The European Consumer Organisation, together with 29 consumer organisations from 27 countries¹, are filing complaints against Meta, TikTok, and Google with the European Commission and the competent Digital Services Coordinators, pursuant to Article 53 of EU Regulation 2022/2065 (the Digital Services Act- DSA). The complaint and its accompanying Annex are attached to this letter.

As consumers' digital presence continues to grow, fraudulent practices are also on the rise. Online advertising has emerged as a major vector for scam activities, causing substantial financial harm—estimated at approximately EUR 4.2 billion in losses in 2024²—and seriously undermining consumer trust in digital and financial markets.

Under the EU Digital Services Act (DSA), online platforms are required to assess and mitigate risks stemming from fraudulent contents, including online frauds. This includes, among other obligations, ensuring transparency about advertisements and advertisers, providing effective and user-friendly mechanisms to report scams, and taking swift actions to remove scammers from their services.

¹ Consumer groups participating in the evidence-gathering were Асоциация Активни потребители (Bulgaria), Arbeiterkammer (Austria), ASUFIN (Spain) and Federación de Consumidores y Usuarios – CECU (Spain), Consumentenbond (Netherlands), DECO (Portugal), Federacja Konsumentów (Poland), Forbrugerrådet Tænk (Denmark), Qendra Konsumatori shqiptar (Albania), Que Choisir Ensemble (France), Spoločnosť ochrany spotrebiteľov (S.O.S.) (Slovakia), Verbraucherzentrale Bundesverband – vzbv (Germany), Zveza Potrošnikov Slovenije – ZPS (Slovenia) and BEUC (for Belgium).

In addition, the following BEUC members support the action: ACR Malta (Malta), Asociația Pro Consumatori – APC (Romania), Consumatori Italiani per l'Europa (CIE) (Italy), dTest (Czech Republic), EKPIZO and KEPKA (Greece), Fédération romande des consommateurs (Switzerland), Fogyasztóvédelmi Egyesületek Országos Szövetsége – FEOSZ (Hungary), Forbrukerrådet (Norway), Kypriakos Syndesmos Katanaloton (Cyprus), Neytendasamtökin - NS (Iceland), Organizacija na potrošvacite na Makedonija – OPM (Macedonia), Sveriges Konsumenter (Sweden), Union Luxembourgeoise des Consommateurs – ULC (Luxembourg), Unija potrosaca Hrvatske (Croatia), and Vartotojų aljansas (Lithuania).

² European Banking Authority, 2025 report on payment fraud (December 2025),

To assess the effectiveness in practice of the measures taken by these platforms, BEUC and 13 consumer organisations carried out large-scale evidence-gathering in several countries between December 2025 and March 2026. The participating consumer groups reported nearly 900 advertisements identified as likely fraudulent. The results show that financial scams remain widespread on these platforms, and that they have failed to take effective mitigation measures as required by the DSA. In many instances, consumer groups found stark discrepancies between what platforms publicly claim to do and the reality experienced by users on their interfaces. These new findings corroborate and support similar evidence recently published about the same platforms.³

We call on the European Commission and the competent Digital Services Coordinators to thoroughly investigate the measures adopted by Meta, TikTok, and Google to mitigate systemic risks related to financial scams and to urgently require compliance with the Digital Services Act. In the event of continued non-compliance, appropriate sanctions, including fines, should be imposed. Where platforms propose commitments to change their practices, consumer organisations would like to be granted a meaningful opportunity to submit their views on such commitments.

Finally, importantly, we would like to reiterate our strong support for a robust Digital Fairness Act since fraudulent and misleading practices are not unique to online platforms but remain a systemic problem throughout the digital economy.

We remain at your disposal for any additional information you could need and to respond to any questions you might have.

Yours sincerely,

Agustín Reyna
Director General

Attachments:

- Report – Sponsored by Scammers
- Annex

³ See, *inter alia* on p.5 et seq. of the report – *Sponsored by scammers* (2026).