

**Question for written answer E-001834/2026
to the Commission**

Rule 144

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Subject: Cross-border dissemination of fraudulent online financial advertising and identity theft

According to Europol's Internet Organised Crime Threat Assessment (IOCTA), cybercrime in the European Union causes estimated losses of over EUR 5.5 billion per year. Investment scams are one of the most devastating types of financial fraud, with average losses per victim ranging from EUR 20 000 to EUR 50 000 and double-digit annual growth rates in several Member States. ESMA and national supervisory authorities report a significant increase in fraudulent schemes disseminated via online commercial communications, including advertisements misappropriating the identity of third parties and mimicking editorial content.

Such practices are characterised by systematic repetition, a high capacity for algorithmic targeting and a marked cross-border dimension, with critical issues regarding the identification of advertisers, the traceability of financial flows and the timeliness of removal measures.

Can the Commission therefore say:

1. How effective it believes the current EU framework (in particular Directive 2005/29/EC and Directive 2011/83/EU) to be in combating such practices on a cross-border basis?
2. What operational and coordination tools it intends to strengthen with a view to improving the identification of advertisers and cooperation between competent authorities and financial supervisory authorities?
3. Whether it believes it necessary to propose further binding measures to ensure the more rapid cessation and prevention of fraudulent online commercial communications?

Submitted: 6.5.2026