



The FSMA identifies 11 new websites of fraudulent lenders

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The Financial Services and Markets Authority (FSMA) warns the public against the activities of unauthorized lenders who offer false credits to consumers.

The FSMA recently received a large number of notifications from consumers about fraudulent credit offers circulating on the internet. Since its last warning, the FSMA has received complaints about **11 new fraudulent websites**.

The scam remains the same. Consumers get thus in touch with these providers in a variety of ways: they are approached unsolicited via mail or social media (Facebook, WhatsApp, ...), or they find advertisements on the internet. On social networks, profiles are also sometimes hacked to promote fake credits.

However, in reality, these are **false credits offered in order to wheedle money out of consumers**. The providers are fraudsters pretending to be lenders or collaborators of credit institutions and they do not shy away from using the names of authorized entities. These are cases of [cloned firms](#).

These fraudsters offer consumers credits **at very attractive conditions**. If a consumer wishes to take up the offer, he/she is asked to make certain **payments** supposedly to cover costs relating to the credit (e.g. an insurance premium to protect the lender against the risk of the loan not being repaid, dossier fees, administrative costs, etc.). Those costs are, however, fictitious.

Once those so-called costs are paid, the lender disappears without a trace, making it nearly **impossible to recover the amounts paid**.

The FSMA thus advises absolutely against responding to such offers of credit.

Companies operating unlawfully and against which the FSMA warns the public are the following:

- **BSBC Bank** (<https://bbk-inter.com/>)
- **Diamond Groupe** (<http://www.diamondgroupe.com/>)
- **Finance Fox / Finmove** (<https://nl.finance-fox.net/>, <https://www.nl.finmove.net/>)
- **JP Krediet Express** (<https://jpkredietexpress.com/>)
- **Kredit Finance Bank** (<https://www.kfb-inter.com/>)
- **Mael Groups** (<https://maelgroups.com/>)
- **Sereniteit Service** (<https://sereniteit-service.com/>)
- **Snel Kapitaal** (<https://snelkapitaal.com/>)
- **Sobrimogeld** (<https://sobrimogeld.com/>)
- **UFUK Group** (<http://ufuk-krediet.com/>)

The FSMA offers the following general recommendations for recognizing these fraudulent offers of credit:

- Before anything else, find out whether the lender has the requisite **authorization**. Via the [search engine](#) on the website of the FSMA, you can easily determine whether the person has the requisite authorization or registration. **Persons without an authorization or registration may not offer you credit.**
- Be **wary if you receive an unsolicited** credit offer via the internet or via social media.
- Beware of **any offers of credit on unusually** favourable terms (a loan that is very large in relation to the consumer's financial situation, at an extremely low interest rate,

with a particularly long repayment period, etc.) that would not usually be granted by authorized lenders.

- Be all the more suspicious if the lender asks that you **first pay a sum of money** intended to cover certain costs before issuing the loan. The justifications given for such a payment can vary: they may be called an insurance premium with a view to insuring the lender against default on the loan, dossier fees, authentication costs, administrative costs, etc. These costs are purely fictitious. Once the money has been paid, the 'lender' disappears and the victim never recovers the money transferred.
- Consider doing **a search** for the person using the customary search engines. You may find testimonials by people who have already been approached by him or her. But be alert, as sometimes these are falsely positive testimonials posted by the lenders themselves in order to gain the confidence of investors.

More than ever, then, prudence is necessary. In case of any doubt, and before making any (more) payments, don't hesitate to contact the FSMA using the [consumer contact form](#). As well, please feel free to notify it of any suspicious company that has not yet been the subject of a warning by the FSMA.