



**The Financial Services and Markets Authority (FSMA) warns the public against the fraudulent activities of Mutuals Kredit or Krediet Religieus, a company that is offering credit illegally to consumers.**

Mutuals Kredit or Krediet Religieus is not authorized or registered in Belgium as a lender or credit intermediary. **Therefore, Mutuals Kredit or Krediet Religieus may not offer credit in Belgium.**

According to the information available to the FSMA, it seems that the credit being offered by Mutuals Kredit or Krediet Religieus is **entirely fraudulent**. The company operates as follows: if a consumer tries to take up the offer, he or she is asked to make certain payments supposedly to cover various **costs** relating to the credit (for example, so-called dossier fees or administrative costs). Once these costs have been paid, the consumer does not receive the credit, and it is almost impossible to recover the sums that were paid. More information about this type of consumer credit fraud is available in the [general warning](#) published by the FSMA on 29 July 2019.

**The FSMA therefore very strongly advises against responding to any offers of credit made by Mutuals Kredit or Krediet Religieus and against making any payment to the company.**

Mutuals Kredit or Krediet Religieus uses the websites [www.mutuals-kredit.com](http://www.mutuals-kredit.com) and [www.krediet-religieus.com](http://www.krediet-religieus.com), and the following contact details:

**Address:** 8, rue les hirondelles, 59600 Maubeuge

**Email:** [contact@mutuals-kredit.com](mailto:contact@mutuals-kredit.com) / [contact@krediet-religieus.com](mailto:contact@krediet-religieus.com)

Would you like to enquire more generally as to whether a proposed transaction being proposed complies with the financial legislation? If so, please use the [search function](#) on the FSMA website. Feel free to contact the FSMA directly via the [consumer contact form](#).

**Source URL:** <https://www.fsma.be/en/warnings/mutuals-kredit-krediet-religieus>