

During recent weeks, the FSMA has continued to receive notifications from consumers who have been approached by companies usurping the names of certain banks to present them with savings plans offering extremely high yields. The FSMA reiterates its warning against this practice, because behind these tantalizing offers are fraudsters whose sole aim is to steal your savings.

The principle always remains the same: victims are contacted by telephone or by e-mail without having taken any prior initiative themselves or after having entered their contact details on an online form. Such forms can often be found on websites that invite consumers to '**check their eligibility**' for what they claim is a very profitable investment opportunity. The sites pass themselves off as information websites such as 'La Revue Economique' or 'Le Guide Financier'.

The fraudsters then offer consumers **savings plans** with the promise of returns in excess of market returns and most often with a capital guarantee. But in the end the result remains the same: the victims find themselves unable to recover their money.

The FSMA recently observed that fraudsters usurped the names of several banks to deceive consumers. **The FSMA has received reports about scammers using the following names:**

- **Royal Bank of Scotland**, using e-mail addresses ending with '@personalrbs.com';
- **Banco Santander Totta**, using e-mail addresses ending with '@stdrdepartment.com';
- **Neo26**, using the e-mail address 'access.neo26@gmail.com';
- **First-Direct / HSBC**, using e-mail addresses ending with '@firstd-private.com';
- **BPI-Portugal**, using e-mail addresses ending with '@bpi-portugal.com' and a website 'www.app-bpi-portugal.com'.

Fraudsters might also usurp the names of other financial institutions.

Swindlers redirect consumers wishing to take up the offer to an **online platform** where they can monitor the progress of their investment. The FSMA has received reports about such a platform that usurps the name and the logo of the London Stock Exchange: **www.lse-client.com / www.lse-asset.com**.

For more information on how these fraudulent schemes work, consumers are invited to consult the FSMA's warning of [29 January 2021](#).

How to avoid this trap?

The FSMA also encourages you to see the recommendations it made in its [previous warning](#).

In particular, the FSMA urges you to look very carefully at the e-mail addresses or contact details of the companies who are contacting you.

If you have the least doubt, please feel free to contact the FSMA directly using the [consumer contact form](#). As well, feel free to notify the FSMA should you come across a suspicious company that has not yet been the subject of a warning by the FSMA.

What to do if you have been the victim of fraud?

If you think you are the victim of fraud, make sure you **do not pay any additional sums to your contact**. **Please note**, this is also and especially true if you are promised a refund in exchange for a final payment, as this is a technique frequently used by fraudsters in order to obtain additional funds.

Also, immediately **contact** [the local police](#) to make a complaint and **alert the FSMA to the scam** via the [consumer contact form](#).

The FSMA stresses the importance of filing a complaint **quickly** and with **ample documentation** (the company in question, bank accounts to which you transferred money, etc.).

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