

STAY ALERT WHEN INVESTING ONLINE



**RECOGNISE FRAUD
BEFORE IT'S TOO LATE**

FIND OUT HOW ON [SAFEONWEB.BE](https://safeonweb.be)



CENTRE FOR
CYBERSECURITY
BELGIUM



Safeonweb.be

WHAT IS INVESTMENT FRAUD?

The barriers to investing your money yourself are getting lower. And fraudsters are increasingly taking advantage of that. **They try to convince you to invest your money in non-existent or fake financial products.**

Their websites and platforms look professional and promising, they make clever use of artificial intelligence, and their 'financial advisors' sound credible. As a result, **online investment fraud is harder to spot than ever.** Even experienced investors fall for it. With serious financial and emotional consequences...

OUTSMART THE SCAMMERS WITH THESE TIPS:



Unsolicited contact?

Have you been contacted by phone, email or social media? Be extra vigilant.

Check the provider

Is it licensed or blacklisted?

Stay critical

Have you received a nice offer out of the blue? Don't be fooled. Stay calm. Think it over. Ask questions.

Understand what you are investing in

Is there no clear product or clear explanation? Then it's a risk.

Don't be put under time pressure

Don't make hasty payments. Take the time to research the offer.

Protect your personal data

Never just share your identity or bank information.

Is there a strange payment request?

Do you have to transfer money to a foreign account or via crypto? Alarm bells!

CHECK FSMA.BE

THE "CLASSIC" SCENARIO OF INVESTMENT FRAUD

(And why even smart investors fall for it.)



1. HOW DO THEY FIND YOU?

It often starts with an ad on social media or a 'tip' from a media personality. They lead you to a website that promises high returns, including fake reviews. **You click, fill out a form and you get an unsolicited call from an 'expert'.**

2. INVESTMENT

The platform looks professional and you make an initial trial investment. You get real-time updates and quickly see (fictive) profits. Everything seems legitimate. **Then a unique opportunity arises, and you have to decide quickly.**

3. JACKPOT! (FOR THEM, NOT YOU)

You want to bank your profits, but then it all goes wrong! **All of a sudden there is a waiting period and unexpected costs.** Sometimes up to 30% of your (fictive) profits!

4. YOU ARE A VICTIM

And then you don't hear from them again. Or perhaps you get stalked. The promises turn to threats. But your money is gone. **At this point, most victims file a complaint.**

5. RECOVERY ROOM

We've found your money ... they claim. **A new contact promises to recover your money. For a fee, of course.** But you don't see a penny of it ...

VICTIM? WHAT CAN YOU DO?

Stop all contact with the scammers

Block their calls.

Stop paying

Even if you are promised that you will then get your investment back.

Contact your bank

To block the transfer of funds or prevent further damage.

File a complaint

With the police.

Report the fraud

At **consumerconnect.be** or via **safeonweb.be**

Beware of 'recovery rooms'

Scammers approach you again with the promise of recovering lost money. Don't believe them.



NEED MORE INFO OR HELP?

Help your savings grow, not the scammers. Stay vigilant and don't be fooled by promises that are too good to be true. If in doubt, always contact the FSMA or your bank before investing.

Want more tips and info on safe online investing?

CHECK SAFEONWEB.BE