
Consumers

22.12.2025 | Topic Unauthorised business, Consumer protection

BaFin warns consumers about products and services offered by Marketplace24-7 GmbH

The Federal Financial Supervisory Authority (BaFin) warns consumers about "bearer bonds" being offered for subscription by Marketplace24-7 GmbH on the website non-dom(.)group. BaFin suspects the company of conducting banking business without the required authorisation. The company is furthermore suspected of making an unauthorised public offer of securities without a prospectus. Under the German Securities Prospectus Act (Wertpapierprospektgesetz – WpPG), a prospectus is required for an offer of securities to the public. BaFin has not received a securities prospectus from the company.

Online, the Switzerland-based company advertises "passive income with bearer bonds". The parties responsible give investors the impression that BaFin has approved their business. In this regard, it must be made clear that Marketplace24-7 GmbH has not submitted its capital investment offer to BaFin. In fact, BaFin has recently initiated an inspection of this capital investment offer from the company.

Background information

Anyone conducting banking business in Germany may do so only with authorisation from BaFin. However, some companies offer these services without the necessary authorisation. Information on whether a particular company has been granted authorisation by BaFin can be found in BaFin's database of companies.

As a rule, securities may be offered to the public in Germany only if a prospectus has been published. This prospectus must be approved by BaFin prior to publication. Offering securities to the public without an approved prospectus constitutes a violation of the prospectus requirement under Article 3(1) of the EU Prospectus Regulation – unless an exemption applies.

During the prospectus approval process, BaFin checks whether the minimum information required by law is included in the prospectus and whether its content is understandable, coherent and consistent. However, BaFin is not responsible for checking whether the information contained in the securities prospectus is correct, for assessing the integrity of the issuer, or for reviewing the product in question.

No securities prospectus relating to bearer bonds issued by Marketplace24-7 GmbH has been submitted to BaFin for approval. Information on whether an approved prospectus for an offer of securities to the public has been filed with BaFin can be found in the database of prospectuses filed on the BaFin website.

BaFin is issuing this warning on the basis of section 37 (4) of the German Banking Act (*Kreditwesengesetz – KWG*).

Please be aware:

BaFin, the German Federal Criminal Police Office (*Bundeskriminalamt – BKA*) and the German state criminal police offices (*Landeskriminalämter*) recommend that consumers seeking to invest money online should exercise the utmost caution and do the necessary research beforehand in order to identify fraud attempts at an early stage.

You can view BaFin's current warnings about companies operating without the required authorisation and find out how to protect yourself from fraudsters on the financial market in the "Recognising financial fraud" section of our website.

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