

## Received an interesting credit offer? Be careful!

06/05/2025 Warning



**The Financial Services and Markets Authority (FSMA) warns the public against the activities of unauthorized lenders who offer consumers fake credit.**

The FSMA **has identified 7 new fraudulent lenders** who offer fake credit to Belgian consumers via the internet. Consumers come into contact with such providers in a variety of ways: they receive **unsolicited messages** via email or social media (Facebook, WhatsApp, etc.) or find advertisements **online**. Given the current economic situation, consumers often search for extra funds in the form of credit, and as a result may come into contact with questionable players.

In practice, these involve **fake credit** that is offered to consumers in order to coax consumers into giving them money. The fraudsters claim to be authorized lenders or registered credit intermediaries, and do not hesitate to use the names or logos of well-known credit institutions. In such cases, this is considered to be a case of '**cloned firm**' fraud.

The fraudsters offer loans at very **attractive conditions**. For example, the credit provider claims to lend large amounts at a low interest rate. It also claims that there will be no

credit check on the consumer to determine whether he or she is a poor payer who has taken out loans in the past which he or she was unable to repay.

Consumers who accept the credit offer are asked to pay some **costs** associated with the credit up front. These may be presented as an insurance premium to cover the lender against default on the loan, file handling costs, administrative costs, etc. But these are all fictitious costs.

Once the consumers have paid these so-called costs, the 'lender' disappears into thin air and it is nearly impossible to recover the sums paid.

**The FSMA therefore strongly advises not to take up such credit offers.**

The illegally operating companies against which the FSMA warns the public are as follows:

- **Best Financiering** ([www.bestfinanciering.com](http://www.bestfinanciering.com))
- **Cepreco** ([www.ceprecogroup.com](http://www.ceprecogroup.com))
- **Credit Senior** ([www.credit-senior.be](http://www.credit-senior.be))
- **CSS befinancien** (<https://css-befinancien.com/>)
- **Krediet Pro Finanz** ([www.kredietprofinanz.be](http://www.kredietprofinanz.be))
- **Pac Finanx** ([www.pacfinanx.com](http://www.pacfinanx.com))
- **Senioren Lening** ([www.senioren-lening.be/](http://www.senioren-lening.be/))

\*\*\*

## The FSMA has a number of general recommendations to enable you to recognize such fraudulent credit offers:

Be suspicious if you are **suddenly offered credit out of the blue** via the internet or social media.

**Beware of any offers of credit on very favourable terms** (a loan that is very large in relation to the consumer's financial situation, at a very low interest rate or with an unusually long repayment period, etc.) that would not usually be available from authorized lenders.

**Be all the more suspicious if the lender makes the credit subject to the payment of a sum of money intended to cover certain costs before the credit will be granted.** 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, file handling costs, 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.

**Enquire whether the lender has the necessary authorization or registration.** Via the [search function](#) on the FSMA's website, you can easily determine whether this person has the necessary authorization or registration. Persons without an authorization or registration may not offer you credit.

**Consider doing a search for the person using the customary search engines.** You may find testimonials by people who have already been approached by the same person. But remain alert, as sometimes these are falsely positive testimonials posted by the company itself in order to gain the confidence of consumers.

More than ever, prudence is necessary. In case of any doubt, and before making any (more) payments, do not hesitate to contact the FSMA directly using the [contact form](#) on its website. As well, please feel free to notify the FSMA of any contact with a suspicious company that has not yet been the subject of a warning by the FSMA.