



FINANCIAL SERVICES
AND MARKETS
AUTHORITY

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SALEM LENING

WARNINGS | 25/03/2020

The Financial Services and Markets Authority (FSMA) warns the public against the fraudulent activities of Salem Lening, a company that is offering credit illegally to consumers.

Salem Lening is not authorized or registered in Belgium as a lender or credit intermediary. Therefore, Salem Lening may not offer credit in Belgium.

According to the information available to the FSMA, it seems that the credit being offered by Salem Lening 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 \(/en/warnings/fraudulent-credit-offers-6\)](/en/warnings/fraudulent-credit-offers-6) published by the FSMA on 25 March 2020.



Salem Lening also appears on the blacklist of entities not authorized published by the French prudential supervisor (**ACPR** <https://www.abe-infoservice.fr/vos-demarches/se-proteger-contre-les-arnaques/les-listes-noires-des-sites-internet-et-entites-non-autorises/credits-livrets-paiements-assurances-liste-noire-des-sites-ou-entites-douteux>).

The FSMA therefore very strongly advises against responding to any offers of credit made by Salem Lening and against making any payment to the company.

Salem Lening uses the website www.salem-lening.com.

Would you like to enquire more generally as to whether a transaction being proposed complies with the financial legislation? Please use the [search function \(/en\)](#) on the FSMA website. You can also contact the FSMA directly via the [consumer contact form \(/en/consumer-contact-form\)](/en/consumer-contact-form).