

FMA warns against offerings by American Caritas Credit Union

23. January 2025 | [Warning](#)

ANNOUNCEMENT

The FMA warns against offerings by

American Caritas Credit Union

with registered offices apparently in: California and New York

Web: <https://www.americancaritascreditunion.com/>

E-Mail: support@americancaritascreditunion.com

care@americancaritascreditunion.com

This provider is not authorised to conduct banking services in Austria that require a licence and therefore not authorised to accept funds from other parties as deposits (deposit-taking business) in accordance with Article 1 para. 1 no. 1 second case of the Austrian Banking Act (BWG; Bankwesengesetz) and to conclude money-lending agreements on a commercial basis and to extend monetary loans in accordance with Article 1 para. 1 no. 3 BWG.

The basis for this publication is Article 4 para. 7 BWG.

Anyone providing banking services, and financial and securities services in Austria, requires the necessary authorisation or licence to do so from the Austrian Financial Market Authority (FMA). Some undertakings offer such services without holding the necessary authorisation. Information about whether a specific undertaking has been authorised/licensed by the FMA, can be found in the FMA Company Database.

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