



MONITORING COMMITTEE OF THE ACTION PLAN AGAINST FINANCIAL FRAUD APPROVES THE CREATION OF A SINGLE ONLINE INFORMATION PLATFORM FOR CITIZENS

30 October 2025

- The 23 public and private entities comprising the Action Plan against Financial Fraud (FFAP) will strengthen cooperation and information exchange in order to respond more effectively to the increase in financial fraud
- Communication and financial education initiatives will be strengthened to help prevent these phenomena

Representatives of the 23 public and private entities comprising the Action Plan against Financial Fraud (FFAP), signed in 2022, gathered at the CNMV headquarters to review the initiatives implemented to date as well as to promote new measures.

The CNMV Vice-Chair, Paloma Marín, opened the meeting emphasising the need to further strengthen and improve coordination among all signatories in order to curb the spread of financial scams and to provide citizens with the necessary tools to identify and avoid them.

The FFAP Monitoring Committee approved the creation of a dedicated reference website providing citizens with comprehensive information and practical guidance on how to identify possible fraud attempts and on the appropriate channels for reporting financial scams should they become victims.

In addition, the Committee agreed to intensify communication and financial education initiatives—an action regarded by its members as essential to the prevention of these practices. Such initiatives will be directed primarily at the collectives and age groups most frequently targeted by fraud attempts and considered particularly vulnerable to such risks.

All participants expressed concern about the growing number of fraud attempts conducted through social media, the Internet and messaging applications, as well as the increasing sophistication of fraudsters and the challenges this poses for detection and identification. They therefore called for the enhancement of information-sharing mechanisms among the institutions involved.

Participants also expressed confidence that the forthcoming implementation of the European Digital Services Regulation will provide a broader range of tools to allow for a more effective and timely action against the dissemination of financial fraud online and via social media.

Finally, the CNMV announced the intention to carry out a survey among investors in order to gauge their perception and experience of financial fraud.

For further information:

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Members of the FFAP

The Action Plan against Financial Fraud was signed on 29 April 2022 by 19 public and private entities, with a further four joining subsequently. The Plan seeks to strengthen and enhance the prevention of, and response to, the marketing of potentially fraudulent financial products and services, in light of the increase observed in recent years. Such practices cause serious harm to investors and undermine the integrity of the regulated financial sector as a whole.

The current members comprising the FFAP are as follows:

1. Ministry of Economy, Trade and Business
2. Ministry of Digital Transformation and the Civil Service
3. Spanish National Securities Market Commission (CNMV)
4. Spanish Attorney General's Office
5. Bank of Spain
State Secretariat for Security through:
6. Spanish National Police
7. Civil Guard

8. Catalan Police (Mossos d'Esquadra)
9. Basque Country Police (Ertzaintza)
10. Chartered Police of Navarre
11. SEPBLAC (Executive Service of the Commission for the Prevention of Money Laundering and Monetary Offenses)
12. Spanish Banking Association (AEB)
13. Spanish Confederation of Savings Banks (CECA)
14. Investment Guarantee Fund (FOGAIN)
15. Association of Collective Investment Schemes and Pension Funds (INVERCO)
16. News Media Association (AMI)
17. Commercial Television Association (UTECA)
18. Advertising Self-Regulatory Association (Autocontrol)
19. Property and Companies Registrars Association of Spain
20. General Council of Notaries
21. National Union of Credit Cooperatives (UNACC)
22. Spanish Union of Insurance and Reinsurance Entities (UNESPA)
23. ASNEF

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