

# Investment fraud: the "classic" scenario

## 1 FIRST CONTACT

Social media: Fake advertisements and sponsored content

Fake information sites with a fake interview with a famous person

Contact form where the consumer has to provide personal information

Phone call by an "expert"

## 2 INVESTMENT

Registration on the platform

Quick and significant earnings

Great opportunity: need to decide quickly

**€250**

This is the amount of the initial investment that is most often suggested to consumers to "test" the platform.

### At that stage: everything looks fine

A very professional platform.

"Experts" who know the markets inside out.

Regular phone calls to give you news about the stock market and your portfolio.

## 3 DISILLUTION

Unexpected problems: waiting period and additional delays to get the money back

Unforeseen "taxes" to be paid...

...With no end in sight. If one pays, other costs appear, and so on.

**Up to 30%**

The fraudsters often ask for around 30% of the supposed "earnings". Even if the initial investment was modest, the sums demanded are enormous.

## 4 VICTIMIZATION

Nothing further is heard from the fraudsters ...

...Or, on the contrary, a **veritable harassment**, with several calls per day...

...And the promises become **threats**.

### Filing a complaint

It is at this stage that most victims contact with the authorities.

A report to the FSMA, a complaint with the police or the judicial authorities, contacting ones bank to limit the losses...

## 5 RECOVERY ROOM

### They take advantage of the hope of recovering one's money

A new interlocutor contacts the victim with good news: the money has been found! ...But the consumer still has to pay something. In spite of the payment, there is no reimbursement. The consumer will never receive the funds promised.

### They pass themselves off as trustworthy interlocutors

The fraudsters do not hesitate to usurp the identity of companies whom one thinks one can trust: registered financial firms, companies specializing in cryptocurrencies, and even financial authorities!