



**Autorité
des marchés
financiers**



I'm on guard!
Financial fraud
on the Internet

Looking for friendship or love on-line?

An unknown individual contacts you over social media, on a dating site, or in a discussion forum. You chat, swap pictures, and come to trust the person. Do you really know who the person is on the other end?

What could happen?

Once the person's got your trust, they start asking for money. The amounts start small and gradually get bigger, with reasons that run the gamut:

- They're in a difficult situation.
- They want to buy a plane ticket so they can visit you.
- They need to repay a debt.
- They've made a fortune playing the stock market and offer to help you invest your money.

The person asks you not to tell anybody. If you question them, they make you feel guilty, threaten to end the relationship, and so on. People who know you begin to worry about you.

Don't fall into the trap

- Verify the person's contact information.
- Suggest calling each other by phone or video. Does a technical issue always prevent the other person from following through? That's a red flag!
- Check the person's address: Does it contain another person's name?
- Does what the person tells you match the information in their profile or on their social media account?
- Don't ever provide your banking information.
- Don't ever let another person take control of your computer to help you register on a platform or site.

BE ON GUARD!

Always remember that you have the right to say no!

Investment offers on the Internet

Have you already been on the receiving end of an investment offer such as:

- An influencer telling you they can help you get rich quick?
- A new friend wanting to let you in on an investment opportunity?
- An ad encouraging you to invest in crypto?
- An offer of training in self-directed investing?

What could happen?

- To gain your trust, you're asked to invest a small amount of money. You're then presented with a table showing the return on your investment. You're even offered the chance to take some of the money out.
- Now that they have your trust, you invest a little bit more money. And then a little bit more.
- They offer to help you invest but need to take control of your computer to do so. Be careful! If you hand over control of your computer, they'll have access to all your accounts!
- Your contact person becomes harder and harder to reach. If you want to take money out, you're told the withdrawal fee is too high or it's not possible right now owing to technical issues.
- You eventually lose touch with the person or firm without knowing where your money is.
- A little later, a "firm" may contact you offering to help you recover your money... for a fee, of course. The business vanishes without recovering a single penny of your lost investment.

AN OFFER SOUNDS TOO GOOD TO BE TRUE?

It probably is.



Don't fall into the trap

- There's no such thing as a high return, risk-free investment.
- Never give your passwords or control of your computer to someone else. If you do, they'll have access to all your accounts.
- When investing, deal with a person or firm whose name appears in the AMF register.

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