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And you? Did you say yes?

Somebody is offering you a very promising investment with an attractive return on the Internet? Take part in our thought experiment, and learn all about (recognising) this scam. Don't invest your savings with fraudsters!

A very reputable-looking digital trading platform catches your eye, advertising via the Internet, telephone calls or social media. It promises high returns at low risk. Some research using your search engine even reveals excellent references for this purported financial institution.

You are not expected to take great risks either. Simply fill in a contact form, and a seemingly competent person then rings to advise you to invest some small sums of money only. What could possibly go wrong?

After your first (small) investment, you are given access to their customer portal where you can watch your investment increase in value. Who wouldn't then raise their stake?

In addition, you are offered some further lucrative investments – of course, there's a time limit or limited availability due to high demand for them all. Why shouldn't you go for it?

You have earned a small fortune and would like to have part of your profits paid out to you? No problem, just contact your personal advisor to do so. This advisor doesn't think it's a good idea and recommends investing some more funds instead. If however you still insist on receiving a payout, it is of course possible to have part of your money returned to you, against payment of a transaction fee or tax.

Unfortunately, except for some small sums of money which only serve to earn your trust, you will never get your investment money back. Not to mention your reputed profits.

Now there is nothing for it but to contact your bank and stop any potentially open transactions and file charges with the police.

When you are then contacted by people claiming to be policemen, private detectives, lawyers, prosecutors or even working for Interpol, you should best ignore them all. These are probably people associated with the fraudsters.

And would you now still say yes? Certainly not! Because you are now aware of this scam and will follow these rules:

- You will not be dazzled by unrealistic returns. No reputable financial service provider would ever promise to achieve high returns in a short period of time.
- You will not be pressurised by any financial adviser or time-limited offers. The less time you have to make a decision, the more time you should take to consider it. Literally do what the old saying recommends, and “sleep on it for a night”. There is more wisdom to this than you would think.
- You research and check every offer. And not using your search engine, but with the right places: With FINMA, to check whether [your contact person has a licence](https://www.finma.ch/en/finma-public/authorised-institutions-individuals-and-products/) (<https://www.finma.ch/en/finma-public/authorised-institutions-individuals-and-products/>) or is included on their [blacklist](https://www.finma.ch/en/finma-public/warnungen/) (<https://www.finma.ch/en/finma-public/warnungen/>), and with the [central business name index](https://www.zefix.ch/en/search/entity/welcome) (<https://www.zefix.ch/en/search/entity/welcome>) whether it lists your financial service provider.
- FINMA is also the place to notify if you discover a suspicious offer. This way, non-licensed providers can be traced and removed from the market.

Further information on investment fraud can be found under “[Investment Fraud \(https://www.ebas.ch/en/investment-fraud/\)](https://www.ebas.ch/en/investment-fraud/)” and under <https://www.skppsc.ch/de/download/anlagebetrug/> (<https://www.skppsc.ch/de/download/anlagebetrug/>) (Swiss Crime Prevention).