

# Offers of investment in wine and precious metals: be vigilant!

08/12/2023 Warning



**The FSMA has received new complaints from consumers who have been approached by companies offering investments in wine or precious metals. The FSMA is once again warning consumers, since the people behind these tantalizing offers are often fraudsters!**

Alternatives to traditional savings products, with promises of high yields, are once again increasingly being offered to the general public. At the moment, these are mostly offers of investment in various products such as precious metals, wine or champagne.

- **The formula being offered for such investments is generally as follows:**

The asset is offered as an alternative for investing one's capital and is accompanied by promises of high yields. The formula involves a website that takes the form of an online trading platform; no physical delivery is involved. Contacts take place by phone and email. Most of the time, the contacts follow on advertisements that appear on the internet, and in particular on social media.

In the course of the past few weeks, the FSMA has received reports about:

- Pontils-alinau.com
- www.pratholding.com
- Primalgold / Myeffico Finance
- www.silva-investissements.com
- www.walletpremium.com

The above companies are **not authorized** to provide investment services in Belgium.

The FSMA thus **strongly advises against responding to any offers of financial service made by the companies listed above** and **against transferring money** to any bank account number they might mention.

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In order to avoid fraud, the FSMA recommends that investors: **always check the identity of the company** (company name, home country, registered office, etc.) that is offering them an investment. If the company cannot be clearly identified, it should not be trusted.

**Always check** if the company in question has the requisite authorization. To this end, an easy [search](#) on the website of the FSMA will do. Be careful! Always beware of 'cloned firms'. Such companies pass themselves off as other, authorized, companies, although they have no connection to them. To avoid this type of fraud, take a close look at the email addresses or contact details of the companies in question, as this information may prove useful to detect this type of fraud.

More than ever, then, prudence is necessary. In case of any doubt, and before making any (more) payments, do not hesitate to contact the FSMA using the [consumer contact form](#). Feel free to inform the FSMA as well if you are contacted by a suspect company about which it has not yet published a warning.

If you have been a victim of investment fraud, the FSMA advises you to **file a complaint with the local police or the judicial authorities**.