

Consumers

12.10.2023 | Topic [Prospectuses](#), [Consumer protection](#)

Clever Business (Schweiz) AG: evidence indicates no prospectus published

The Federal Financial Supervisory Authority (BaFin) has evidence indicating that Clever Business (Schweiz) AG is offering capital investments to the public in Germany without the required prospectus and advertising these investments on the website Cashcow24-7.com. The investments relate to proceeds from the sale of goods packages.

On the company's website, investors can invest in goods packages in the hope that the company will sell them at a higher price and the investors can profit from the price difference. According to the information provided on the website, the company has its registered office in Pfäffikon, Switzerland

Background information:

In Germany, capital investments may be offered to the public only if a prospectus has been published. This prospectus must be approved by [BaFin](#) prior to publication.

During the prospectus approval process, [BaFin](#) checks whether the minimum information required by law is included in the prospectus and whether its content is understandable, coherent and consistent. However, [BaFin](#) is not responsible for checking whether the information contained in the prospectus is correct, for assessing the integrity of the issuer, or for monitoring the product in question.

Offerors and issuers can be held liable for failing to publish a prospectus as required under section 21 of the German Capital Investment Act (Vermögensanlagegesetz – [VermAnlG](#)). The parties responsible for the prospectus are liable for the accuracy and completeness of the information contained in the prospectus (section 20 of the [VermAnlG](#)).

[BaFin](#) advises consumers to base all investments in securities solely on the information offerors are required to provide by law.

You can check whether an approved prospectus for an offer of securities to the public has been filed with [BaFin](#) by consulting the [Prospectuses filed](#) database on the [BaFin](#) website.

In accordance with section 4 (4) of the German Act Establishing the Federal Financial Supervisory Authority (Finanzdienstleistungsaufsichtsgesetz – [FinDAG](#)), [BaFin](#) performs its functions and exercises its powers exclusively in the public interest. Due to their statutory obligation of confidentiality, [BaFin](#)'s staff are not in a position to provide third parties with information regarding the progress and results of administrative proceedings.

However, there are ways in which you can support BaFin's work: if you have any specific information about the offerors mentioned above – such as contract templates, e-mail addresses, telephone or fax numbers of contact persons or the offeror's account details – please do not hesitate to get in touch with our [contact point for whistleblowers](#).

Announcement

Clever Business (Schweiz) AG: evidence of an offering to the public of capital investments in the form of proceeds from the sale of goods packages without the required prospectus.

BaFin has evidence indicating that Clever Business (Schweiz) AG is offering proceeds from the sale of goods packages, which are advertised on the website "Cashcow24-7.com", to the public in Germany without the required prospectus. BaFin has found no grounds for an exemption from the prospectus requirement.

According to the information provided on its website, Clever Business (Schweiz) AG has its registered office in Pfäffikon, Switzerland.

This announcement is made because there is evidence indicating that capital investments are being publicly offered without an approved prospectus, based on section 18 (1) sentence 1 no. 2 of the German Capital Investment Act (Vermögensanlagegesetz – VermAnlG).

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