The Financial Services and Markets Authority (FSMA) warns the public against the fraudulent activities of Blessing Service, a company that is offering credit illegally to consumers.

Blessing Service is not authorized as a lender or registered as a credit intermediary in Belgium. **Therefore**, **Blessing Service may not offer credit in Belgium**.

According to the information available to the FSMA, it seems that the credit being offered by Blessing Service is **entirely fraudulent**. The company operates as follows: if a consumer tries to take up the offer, he or she is asked to make certain payments supposedly to cover various **costs** relating to the credit (for example, so-called dossier fees or an insurance premium). Once these costs have been paid, the consumer does not receive the credit, and it is almost impossible to recover the sums that were paid. More information about this type of consumer credit fraud is available in the **general warning** published by the FSMA on 18 January 2021.

Blessing Service usurps the logos of authorized credit institutions.

The FSMA therefore very strongly advises against responding to any offers of credit made by Blessing Service and against making any payment to the company.

Blessing Service uses the website **www.blessing-service.com**, and the following contact details:

Address: 5 Pl Michelet, 43000 Le Puy En Velay, France

 $\textbf{Email:} \ contact @ blessing-service.com, ola @ blessing-service.com and finance @$

Tel.: +32 460 23 04 97, +31 97005031043 and +33 6 772 520 877

Would you like to enquire more generally as to whether a transaction being proposed complies with the financial legislation? Please use the <u>search function</u> on the FSMA website. You can also contact the FSMA directly via the <u>consumer contact form</u>.

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