



FINANCIAL SERVICES
AND MARKETS
AUTHORITY

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WIJ ZIJN DE OPLOSSING

WARNINGS | 25/03/2020

The Financial Services and Markets Authority (FSMA) warns the public against the fraudulent activities of 'Wij zijn de oplossing', a company that is offering credit illegally to consumers.

'Wij zijn de oplossing' is not authorized or registered in Belgium as a lender or credit intermediary. Therefore, 'Wij zijn de oplossing' may not offer credit in Belgium.

According to the information available to the FSMA, it seems that the credit being offered by 'Wij zijn de oplossing' 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 administrative costs). 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 \(/en/warnings/fraudulent-credit-offers-6\)](#) published by the FSMA on 25 March 2020.

The FSMA therefore very strongly advises against responding to any offers of credit made by 'Wij zijn de oplossing' and against making any payment to the company.

'Wij zijn de oplossing' uses the website www.wij-zijn-de-oplossing.com, and the e-mail address kredietverwerking@wij-zijn-de-oplossing.com.

Would you like to enquire more generally as to whether a transaction being proposed complies with the financial legislation? Please use the [search function \(/en\)](#) on the FSMA website. You can also contact the FSMA directly via the [consumer contact form \(/en/consumer-contact-form\)](#).

