



FINANCIAL SERVICES  
AND MARKETS  
AUTHORITY

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## THE HELPERS (CLONED FIRM)

WARNINGS | 23/09/2020

The Financial Services and Markets Authority (FSMA) warns the public against the fraudulent activities of The Helpers, a company that is offering credit illegally to consumers and is using the name of an existing company to appear credible. This is a case of identity theft.



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

According to the information available to the FSMA, it seems that the credit being offered by The Helpers 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 \(/en/warnings/fraudulent-credit-offers-7\)](/en/warnings/fraudulent-credit-offers-7)** published by the FSMA on 23 September 2020.

This company also seems to have links with Selva Bank, for which the FSMA has also issued a **[warning \(/en/warnings/selva-bank\)](/en/warnings/selva-bank)**.

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

The Helpers uses the website **[www.thehelpers.be](http://www.thehelpers.be)**, and the following contact details:

**E-mail:** [office@thehelpers.be](mailto:office@thehelpers.be)

**Tel.:** +32 460 22 23 25

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