

The AFM warns against Mr A.G. de Vos, trading as Krediet voor Iedereen and Iedereen een Krediet, (De Vos)

The Netherlands Authority for the Financial Markets (AFM) warns consumers not to accept any offers made by De Vos to act as intermediary with respect to the provision of credit.

The AFM believes that De Vos has offered and/ or is offering his services as intermediary for the provision of credit in the Netherlands without a license and without being able to claim an exemption. The AFM has been notified by consumers who have been offered to enter into loans by way of De Vos acting as intermediary. Providing intermediary services with respect to the provision of credit in the Netherlands without a license and without being able to claim an exemption, constitutes a violation of article 2:80 of the Act on Financial Supervision (*Wet op het financieel toezicht*).

De Vos uses the following information for providing his intermediary services:

Email addresses:

krediet@aol.com

krediet@live.nl

gert3112@live.nl

Names:

Mr Bos

Mr De Vos

J.Q. de Vos

T.F. Juch

The AFM advises consumers wanting to do business with an organisation or individual to first check the relevant register on the AFM website to see whether the organisation or individual in question is registered and authorised to provide intermediary services with respect to the provision of credit in the Netherlands. It is unwise to pay for costs (for intermediary services) prior to receiving the loan or credit facility. The AFM advises consumers to be extra vigilant where organisations or individuals use free email addresses such as aol, gmail and hotmail.

On the AFM's Consumer website two warning lists are available:

Warnings AFM

Listing organisations and individuals operating without a license that is required by law, as well as organisations that do not issue a prospectus to accompany their securities as required by law.

Foreign warninglist

Listing organisations against which foreign supervisory/ regulatory authorities have issued warnings.

Consumers with queries or complaints can also contact the Financial Markets Information Line on +31 20 797 3751.