



FINANCIAL SERVICES
AND MARKETS
AUTHORITY

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SELVA BANK

WARNINGS | 23/09/2020

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

Selva Bank is not authorized or registered in Belgium as a lender or credit intermediary. Therefore, Selva Bank may not offer credit in Belgium.



According to the information available to the FSMA, it seems that the credit being offered by Selva Bank 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>) published by the FSMA on 23 September 2020.

Selva Bank also appears on the **blacklist** (<https://www.abe-infoservice.fr/vos-demarches/se-proteger-contre-les-arnaques/les-listes-noires-des-sites-internet-et-entites-non-autorises/credits-livrets-paiements-assurances-liste-noire-des-sites-ou-entites-douteux>) of entities not authorized published by the French prudential supervisor (ACPR).

This company also seems to have links with The Helpers, for which the FSMA has also issued a **warning**.

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

Selva Bank uses the website www.snsbank-online.com, and the following contact details:

E-mail: office@selvabank.com

Tel.: +33 7 541 146 60

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>).