

# AFM issues warnings with respect to Ookgeldlenen, Kredietjeaanvragen and Geldlenenkanhier



12-08-2013

**The Netherlands Authority for the Financial Markets (AFM) warns consumers not to take out loans with the illegal lenders Ookgeldlenen.nl, Kredietjeaanvragen.nl and Geldlenenkanhier.nl. Investigation has revealed that these providers are not licensed by the AFM although this is a mandatory requirement, and that they impose high charges for loans. Furthermore, none of the consumers who have notified the AFM have actually received a loan.**

The AFM has established that Mr J.H. Jansen acts under the name of Ookgeldlenen.nl and Incassobureau Royal. Ookgeldlenen.nl is currently offline. Mr N.H.W.R. Geeve is responsible for kredietjeaanvragen.nl (also unavailable) and Geldlenenkanhier.nl. For the record, the AFM wishes to note that it has not yet been legally established that this offence has been committed. It is however sufficiently likely that these offences have been committed.

The AFM welcomes notifications from consumers regarding these parties. These may be reported to the Financial Markets Information Line, on 0800- 5400 540 (free of charge).

## Take care when concluding a loan

When providing or recommending a loan, an adviser must have obtained a licence from the AFM or De Nederlandsche Bank. If a loan is offered or recommended by a party without a licence, this is illegal. Loans are sometimes illegally offered through advertising websites.

The AFM regularly receives reports from consumers that have paid money in advance (in the form of an insurance premium or an administration fee) but ultimately do not receive a loan. The AFM also receives reports of fraud with personal information. The AFM takes action in such cases.

A list of important items of attention when taking out a loan is provided for consumers on the AFM's website.

- Check whether the provider or the intermediary has a licence
- Be wary of approaches made by telephone
- Intermediary fees are forbidden and insurance advice is not compulsory
- Be wary of advisers making home visits
- Do not sign anything under pressure
- Consider the long-term costs

The AFM also advises consumers to consult its warning lists. These list parties for which the AFM or foreign supervisors have issued warnings.

*The AFM promotes fairness and transparency within financial markets. We are the independent supervisory authority for the savings, lending, investment and insurance markets. We promote the fair and conscientious provision of financial services to consumers and private investors, as well as professional and semi-professional parties. We supervise the fair and efficient operation of the capital markets. Our aim is to improve consumers' and companies' confidence in the financial markets, both in the Netherlands and abroad. In performing this task, the AFM contributes to the stability of the financial system, the economy and the reputation and prosperity of the Netherlands.*

Inspeksioonis  
ESTI SAADUD

5. märts 2014 a.