



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

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

According to the information available to the FSMA, it seems that the credit being offered by Union Finances 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](#) published by the FSMA on 6 February 2019.

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

Union Finances uses the website [www.union-finances.com](http://www.union-finances.com) and the following contact details:

**Address:** 37, Avenue de la Grande Armée, 75116 Paris, France

**Email:** [contact@union-finances.com](mailto:contact@union-finances.com)

Would you like to enquire more generally as to whether a proposed transaction being proposed complies with the financial legislation? If so, please use the [search function](#) on the FSMA website. Feel free to contact the FSMA directly via the [consumer contact form](#).

**Source URL:** <https://www.fsma.be/en/warnings/union-finances>