Exemples de tentatives de fraude / Examples of fraud attemps/ Beispiele von Betrugsversuchen

Exemple 1 / Example 1 / Beispiel 1 :

cssf
Commission de Surveillance
du Secteur Financier

Account No:

	DESCRIPTION	STATUS	AMOUNT
1	Withdraw Money	TRANSFERRED	25,133.00$
2	BANK FEES	PAID	5.23$
3	PROFIT TAXES FEE	NEED TO PAY	2,513.00$
4	MONEY RETURNED	1	2,513.00$

TOTAL AMOUNT	27,646.00$

Jean-Paul FABER
Commission de
Surveillance du
Secteur

Claude Marx
Commission de
Surveillance du
Secteur Financier

cssf
Commission de Surveillance
du Secteur Financier

Exemple 2 / Example 2 / Beispiel 2 :

LUXEMBOURG FINANCE SURVEILLANCE

LUXEMBOURG FINANCE SURVEILLANCE, (LFS)
EEA FINANCIAL SECTOR SUPERVISION

32-36 Bd d'Avranches,
1160 Bonnevoie-Nord-Verlorenkost,
Luxembourg

REFUND GUARANTEE

CLIENT:
CASE ID:
TOTAL AMOUNT TO BE CREDITED:
AGENT:

1. Objective

- Luxembourg Finance Surveillance (LFS), as the EEA Financial Sector Supervisor, is responsible for the processing, registration, and delivery of the located capital to the rightful owner under the terms of this agreement.
- By accepting the agreement, the Client consents to the use of their personal data for identity verification and confirmation of capital ownership.
- LFS will ensure the final delivery of the capital to the Client in full compliance with international legal and ethical standards.
- Once the capital authorization process is completed, LFS guarantees that the Client will face no further obstacles in receiving their capital.

2. Guarantee of Recovery

In the event that we are able to successfully locate and trace the funds, we hereby guarantee the full reimbursement of said funds to you. We are committed to conducting a thorough and diligent recovery process, utilizing all available legal and technical resources to ensure that your funds are returned to you with the utmost efficiency and security.

This guarantee shall apply under the following conditions:

- The funds in question are traceable and recoverable through the established legal and technical processes employed by our organization.
- All requisite documentation and information necessary for the recovery process have been duly provided by you.
- The legitimacy of your claim, as well as the fraudulent nature of the transaction, has been confirmed through our comprehensive investigative procedures.

We pledge to undertake all reasonable efforts to ensure the successful return of your funds, provided the aforementioned conditions are met.

3. Account Verification and Compliance Process Guidelines

- The platforms and system may require a pre-authorization at their sole discretion. This is a temporary hold placed on a specified amount from your account, which will be returned within 1-12 hours after the process is completed.
- Pre-authorization is sometimes necessary as part of the account verification process and to increase the trust level of your account, particularly if there have been previous suspicions of fraudulent activity or involvement with scam-related entities.
- The pre-authorization serves as a means of confirming the authenticity of the account holder and ensuring the integrity of the account in connection with platform compliance measures.
- While the platforms and system require this pre-authorization, we are here to assist in facilitating the process and ensuring it is completed smoothly.
- If any operational expenses arise due to verification or other procedural requirements, they will be determined on a case-by-case basis. These expenses are typically influenced by the complexity of the situation and the level of verification required.
- Operational expenses are not considered payments for specific services provided; instead, they cover the necessary steps involved in due diligence, legal validations, and the involvement of third-party entities, both private and governmental, during the process.

I hereby acknowledge that I have read, understand, and agree to the terms and conditions outlined above, and I accept that this agreement shall become legally binding and effective immediately upon my signature

Capital owner/client

Date.

Exemple 3 / Example 3 / Beispiel 3 :

cssf
Commission de Surveillance du Secteur Financier

FINANCIAL ADVISOR CONFIRMATION DOCUMENT

We hereby confirm that is a **licensed financial advisor** specializing in **cryptocurrencies, blockchain technology**, and **digital asset management**. Below are the details of her professional qualifications:

Professional Details:

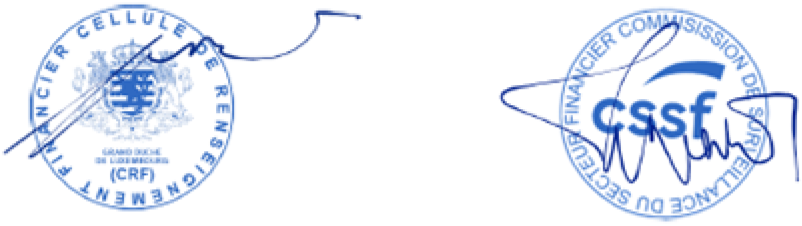
- **License Number**: SERRA70403748LJ4NL 39
- **Issued By**: CSSF
- **License Type**: Authorized Financial Advisor
- **Specialization**: Cryptocurrencies, Digital Assets, Investment Advisory

Regulatory Information:

is duly registered and authorized under the financial regulations of **CSSF**. She complies with all relevant laws, including those related to **anti-money laundering (AML)** and **know-your-customer (KYC)** protocols, and her advisory services are fully aligned with applicable regulations.

Contact Information:

- **Email**: elisabet@management-department.com
- **Phone**: +442080028748
- **WhatsApp:** +447383612122



AUTHORITY FORM FOR AUTORISATION AS AN INVESTMENT FIRM

Exemple 4 / Example 4 / Beispiel 4 :

Sehr geehrter Herr XXXXX,

mein Name ist XXXXX und ich wende mich in offizieller Funktion im Namen der Commission de Surveillance du Secteur Financier (CSSF) an Sie – der zuständigen Aufsichtsbehörde für Finanzdienstleister und Zahlungsinstitute im europäischen Raum.

Im Zuge mehrerer Rückerstattungsanträge aus verschiedenen Ländern hat die CSSF Untersuchungen zu Online-Finanzbetrug eingeleitet. Dabei wurden unter anderem Fälle von Geldwäsche, unautorisierter Nutzung von Kundengeldern sowie weitere Verstöße gegen geltendes Finanzrecht identifiziert.

Im Rahmen dieser Ermittlungen konnte ein Betrag in Höhe von 17.203,96 USDT (ca. 15.000 EUR) festgestellt werden, der mit einer Wallet verknüpft ist, welche Ihrer Person zugeordnet wurde. Diese Mittel befinden sich aktuell in einer gesicherten blockchainbasierten Verwahrungseinheit.

Um Zugang zu beantragen und Ihre Ansprüche zu verifizieren, bitten wir Sie, den untenstehenden Button zu verwenden und folgende Angaben bereitzustellen:

– Vollständiger Name
– Geburtsdatum
– Genutzte Krypto-Börsen der letzten zwei Jahre
– Bei der Registrierung verwendete E-Mail-Adresse
– Namen der betrügerischen Plattform(en)

Antrag stellen

Zur Freigabe der Mittel kann zudem die Vorlage von Dokumenten erforderlich sein, die Ihre rechtmäßige Eigentümerschaft belegen.

Zur Unterstützung des Prüfprozesses kann eine chronologische Darstellung der Ereignisse angefordert werden. Alle eingereichten Angaben werden ausschließlich zu Verifizierungszwecken verwendet und ohne Ihre ausdrückliche Zustimmung nicht in gerichtlichen Verfahren gegen Dritte genutzt.

Commission de Surveillance du Secteur Financier
283, route d'Arlon – L-1150
www.cssf.lu
BP : L-2991 Luxembourg TVA LU17756005

Exemple 5 / Example 5 / Beispiel 5 :

To

Subject: Advance Tax Compliance and Fund Release Procedure for – EUR 48,025 Held in Luxembourg

We hereby confirm that Mr , a private individual and legal beneficiary, is entitled to the release of funds totaling **EUR 48,025 (Forty-Eight Thousand and Twenty-Five Euros)**, currently held in a financial custodial account within the jurisdiction of **Luxembourg**. The funds remain **frozen pending the fulfillment of mandatory tax and regulatory compliance requirements** as per prevailing international standards and local regulations.

Background and Applicable Legal Framework

In accordance with standard international financial practice and the legal obligations of financial custodians under **AML (Anti-Money Laundering) and CTF (Counter-Terrorism Financing)** frameworks, as well as the regulatory provisions of **Luxembourg's Commission de Surveillance du Secteur Financier (CSSF)**, the release of cross-border funds to private individuals is subject to:

1. **Verification of Tax Compliance** in both the **source and recipient jurisdictions**;
2. **Withholding Tax Obligations**, where applicable, prior to transfer;
3. **Foreign Exchange Control Regulations** and **Capital Repatriation Restrictions**, where applicable;
4. **Substantiation of the Beneficiary's Capacity to Fulfill Tax Liabilities** related to said remittance.

Advance Tax Requirement Justification

As per regulatory interpretation and fiduciary compliance obligations, the **release of the EUR 48,025** to is **contingent upon the prepayment of applicable tax liabilities**, calculated at a rate of **22%**, amounting to **EUR 10,565.50 (Ten Thousand Five Hundred Sixty-Five Euros and Fifty Cents)**.

Commission de Surveillance du Secteur Financier

FINANCIAL ADVISOR CONFIRMATION DOCUMENT

We hereby confirm that is a licensed **financial advisor** specializing in **cryptocurrencies, blockchain technology,** and **digital asset management**. Below are the details of her professional qualifications:

This amount must be **transferred to a certified escrow account,** held under regulatory supervision, in advance of the final release of the principal funds. This procedural step satisfies:

- **Withholding tax protocol** as interpreted under the OECD's Model Tax Convention (Articles 10–12), applicable to passive income and capital flow regulations;
- **Tax Clearance Procedures**, aligning with European Union directives on administrative cooperation in taxation (Directive 2011/16/EU and successive amendments);
- **Luxembourg's AML Law of 12 November 2004**, as amended, requiring enhanced due diligence for high-value cross-border transactions.

The **advance escrow transfer** ensures transparent settlement of the tax obligation and demonstrates good-faith compliance by the beneficiary in accordance with Luxembourg's internal compliance rules and **cross-border capital mobility protocols**.

Conclusion and Procedural Note

The custodial institution is **legally obligated** to withhold the release of funds until such time as **verifiable proof of advance tax settlement** is provided. The use of an escrow mechanism ensures that:

- The tax is secured and traceable;
- No party receives disbursement without legal clearance;
- The transaction remains compliant with both **Luxembourg's regulatory requirements** and **international financial laws.**

Upon verification of the escrowed tax payment, the full amount of **EUR 48,025** will be released to without further delay.

Exemple 6 / Example 6 / Beispiel 6 :

----- Message transféré -----
Date: XXXXXXX
De: XXXXXX
Pour: XXXXXXX
Objet: Commission de Surveillance du Secteur Financier (CSSF)

Moien, XXXXXXX.

Am Kader vun hirer lafender Aarbecht fir d'Iwwerwaachung vun Investitiounsplattformen an no enger detailléierter Analyse informéiert Iech d'Commission de Surveillance du Secteur Financier (CSSF) iwwer Folgendes:

Mir hunn Fongen identifizéiert, déi mat Ärem Numm verbonne sinn, déi virdru verluer gaange sinn oder als Resultat vun Transaktiounen op enger bestëmmter Investitiounsplattform blockéiert goufen. Dës Verméigen goufen offiziell am Kader vum Reguléierungsprozess registréiert a kënnen elo legal zréckginn.

Mir verstinn, wéi wichteg finanziell Stabilitéit fir Iech ass, a mir versécheren Iech, datt de Réckgabprozess am Aklang mam Gesetz an ënner der voller Kontroll vun der CSSF duerchgefouert gëtt, mat all Sécherheets- a Transparenzstandarden.

Äntwert w.e.g. sou séier wéi méiglech op dëse Bréif, fir datt mir de Prozess fir d'Erëmbezuelung vun Äre Fongen ufänke kënnen.

--
XXXXXXXX
Ënnersich Departement
Commission de Surveillance du Secteur Financier (CSSF)
283, route d'Arlon L-1150 Luxembourg

Exemple 7 / Example 7 / Beispiel 7 :

Dear

I hope this message finds you well. My name is , and I represent the Commission de Surveillance du Secteur Financier (CSSF), the regulatory authority overseeing financial transactions in Luxembourg.

We have identified that you have been involved in financial transactions with a company registered in Luxembourg, and unfortunately, you have become a victim of a fraudulent scheme. As part of the ongoing investigation, we have frozen the company's accounts, and we require your cooperation to thoroughly review the situation. Our goal is to assist in recovering funds from the blocked accounts for those affected, including yourself.

According to our records, an amount of $ 58,463.81 was frozen in your account, which, under EU human rights laws, rightfully belongs to you. We sincerely hope to resolve this situation and appreciate your support in helping us reach a conclusion.

Thank you in advance for your cooperation. We look forward to working with you to resolve this matter.

Sincerelv.

Commission de Surveillance du Secteur Financier (CSSF)

Legal Advisor
Commission de Surveillance du Secteur Financier (CSSF)
28, boulevard Royal, L-2449 Luxembourg
Email: .finance@gmail.com
Web: www.cssf.lu

Exemple 8 / Example 8 / Beispiel 8 :

Von: **CSSF** <info@cssf.support>
Date: Do., 12. Juni 2025, 16:07
Subject: Luxemburgische Finanzaufsichtsbehörde (CSSF)
To: <XXXX>

Sehr geehrte Frau XXXX,

Die jüngste Finanzprüfung hat ergeben, dass Sie im letzten Jahr möglicherweise Opfer betrügerischer Aktivitäten Dritter geworden sind.

Die CSSF untersucht derzeit diese Organisation, und Ihr Fall wurde in die Liste der bestätigten Fälle aufgenommen.

Aufgrund der von uns gesammelten Informationen informieren wir Sie darüber, dass Sie die Möglichkeit haben, die verlorenen Gelder gemäß den festgelegten Verfahren vollständig zurückzuerhalten.

Wir bitten Sie, umgehend auf diese Benachrichtigung zu reagieren, damit wir den Rückforderungsprozess einleiten und Ihren Status im Rahmen der laufenden Untersuchung erfassen können.

--
Investigations Department
Commission de Surveillance du Secteur Financier, CSSF
283 Rte d'Arlon, 2991 Belair Luxembourg

Exemple 9 / Example 9 / Beispiel 9 :

Exemple 10 / Example 10 / Beispiel 10 :

Dear, XXXXX!

We are writing to you on behalf of the Commission de Surveillance des Sectors Financiers (CSSF) in relation to an earlier notification regarding the need to undergo a statutory audit as part of the asset recovery procedure.

📌 We would like to remind you that the basic cost of the audit is EUR 2,500. However, due to non-compliance with the due date (until 16 July, 2025) and lack of receipt of funds, a penalty of EUR 500 is applied to the current amount, in accordance with CSSF administrative regulations.

🔐 Updated terms and conditions:

-Total amount payable: 3,000 EUR

-BTC address for payment:

XXXXXXXX

-Final payment deadline: 31 July, 2025 (inclusive).

⚠️ Please note:

If the payment is not fixed by the specified date, the refund procedure will be terminated and the status of your request will be transferred to archive. Re-activation of the process is only possible through a formal re-application and review of the application from scratch.

We count on your understanding and adherence to deadlines. If necessary, our team is ready to provide you with prompt support.

Regards, Commission for the Supervision of the Financial Sector (CSSF)

Exemple 11 / Example 11 / Beispiel 11 :

Commission de Surveillance du Secteur Financier (CSSF)

Grand-Duchy of Luxembourg

Official Notice of Commencement of Investigation

Date: XXXXXXXX   Case number: XXXXXXXX

To:

Subject: Suspicion of violation of the EU Market Abuse Regulation (EU MAR) - use of insider information

Dear XXXXXXXX

We hereby inform you that the Luxembourg Financial Sector Supervisory Commission (CSSF), in accordance with the provisions of Regulation (EU) No 596/2014 of the European Parliament and of the Council (Market Abuse Regulation), has opened a preliminary investigation regarding your possible use of insider information in the process of acquiring/selling financial instruments on the stock market.

Full name:

Commission de Surveillance du Secteur Financier

Country: Grand Duchy of Luxembourg

Official website:

https://www.cssf.lu

Commission de Surveillance du Secteur Financier (CSSF)Grand-Duchy of Luxembourg

283, route d’Arlon, L-1150 Luxembourg

Email: XXXXXXXX

Tel: +352 26 25 1 -1

OFFICIAL NOTICE OF PAYMENT REQUEST

Date: XXXXXXXX *File number: XXXXXXXX*

Addressee: XXXXXXXX

As part of a preliminary administrative investigation under EU Regulation No. 596/2014 (EU MAR), you are ordered to pay a provisional security in the amount of:

EUR XXXXXXXX

within 3 working days of receipt of this notice.

Purpose of payment: Ensuring compliance with the administrative procedure, which analyzes the sources of possible market abuse.

CSSF bank details:
Beneficiary: XXXXXXXX
IBAN: XXXXXXXX
BIC/SWIFT: XXXXXXXX
Bank: XXXXXXXX
Destination: XXXXXXXX

Attention: Failure to receive the specified amount may be considered as evasion of cooperation with the regulator and may result in the strengthening of the sanctions regime and referral of the case to the Luxembourg prosecutor's office.

For identification of the person making the transfer, it is necessary to provide:

Passport data:

Sender's signature: Surname First name: ______________________
Signature__________________

Gender: ______________________

Date and place of birth: __________________________

Registration at the place of residence: _______________________